

Bush exasperation with Saddam grows

US troops move forward to aid Iraq rebels

FROM PETER STOTHARD IN WASHINGTON AND JAMIE DETTMER IN SOUTHERN IRAQ

AMERICA has signalled its growing concern at the course of the Iraqi civil war by moving troops back to strategic ground in Iraqi territory. Officials also cite President Saddam Hussein's failure to implement a full ceasefire, two weeks after the end of the Gulf war.

Forces from the 1st Cavalry and 101st Airborne Division have moved forward 30 miles since Wednesday to reoccupy evacuated positions in the Euphrates valley. The move is apparently designed to deter Saddam from crushing the rebellion raging through his country and to pressure him into signing a permanent ceasefire, although that objective was denied by the American military spokesman in Riyadh.

The administration is increasingly concerned by the Iraqi regime's use of air power to break opposition forces around Basra and in Kurdish areas further north. President Bush's aides expressed the fear that the withdrawal of troops had been "too far, too fast", and might have encouraged Saddam to believe that he could act with impunity to remain in power.

America has already warned Iraq that the use of helicopters against the rebels was in breach of the terms of the suspension of hostilities, and has threatened to resume air attacks if Saddam were to use chemical weapons against opposition forces.

General Norman Schwarzkopf, the allied commander, has now ordered his ground forces back to the northernmost areas occupied during the land war to assert control there. He is said to have told officers: "I want you on the ground up there, not covering it by flying over periodically."

General Colin Powell, chairman of the joint chiefs of staff, said that the troops were moving around "to demonstrate our presence". He denied that any military operation was pending and said that the demarcation line agreed at the end of the war remained intact.

President Bush promised this week that American troops would not be dragged into the sort of long-term peacekeeping role they undertook in Korea. But White House sources made clear that Washington still aimed to use its forces in the short-term to give the Iraqi people the best chance of toppling Saddam.

Mr Bush, who is in Bermuda for talks with John Major, declined to answer questions on the subject, saying he was spending a day in "pure relaxation". The meeting today is expected to cover the future disposition of forces, the Arab-Israeli peace process, and the sanctions against Iraq.

Both the British and American governments would like to see Saddam replaced by a new leader who should be as far as possible free of outside influence. But President Gorbachev, who yesterday met the American Secretary of State, James Baker, urged a non-interventionist approach towards Baghdad. He called for "freedom of choice for every people and for every nation".

Told that the Bush administration appeared to want to force Saddam from power, Mr Gorbachev said: "Let the Iraqi people themselves take care of that."

Kurdish rebels claimed yesterday that they controlled 95 per cent of Iraqi Kurdistan, including the main border crossing point with Turkey at the Habur river near Cizre. The battle for the northern city of Kirkuk, Iraq's main oil centre, was reported to be intensifying. The rebels were said to have seized most of the city, but Saddam loyalists were holding out in the governor's office and at the intelligence services and Baath party headquarters.

A Kurdistan Democratic Party spokesman in London said that Iraqi troops had attacked Kirkuk and Dubok with helicopter gunships, killing 11 people and wounding 92. Fierce battles were also reported in Mosul, Iraq's third largest city.

Tehran radio said that rebels had beaten back a tank assault by loyalist forces advancing on Basra, destroying 15 tanks. Rebels were also said to have shot down four army helicopters in the holy town of Najaf. Further north, an infantry brigade and its commander were reported to have joined the rebels and Kurdish sources put desertions at more than 60,000.

But refugees in southern Iraq said last night that the centre of Basra was firmly in the control of the Republican Guard and forces loyal to Saddam. They painted a picture of carnage and said hundreds of bodies were littering the city's streets.

None of the refugees struggling towards the demarcation line separating allied and Iraqi forces mentioned chemical warfare, but one, gaunt with hunger, said the guards were shelling rebel positions. Tanks and helicopters had also been used in the clashes.

"I saw hundreds of bodies in Basra," he said. "There were heaps of ten to twenty bodies. They had just been left there and dogs are eating them. Some people had been tied to lampposts and shot." A Kuwaiti who had just left the city said: "The Republican Guard are showing no mercy. They are destroying everything."

PoWs go home, page 10



Clown prince: some schools allowed children to dispense with their uniforms yesterday. Prince Henry, made of sterner stuff, sported a red nose complete with elastic cheekstrap

Britain follows its nose

By BILL FROST

RED plastic noses sprouted from Land's End to the Orkneys yesterday as tens of thousands of people abandoned their dignity to raise money for the needy in Africa and Britain. Part of the proceeds raised in the latest Comic Relief appeal will go to victims of the Gulf war.

The last Red Nose Day raised £26 million, a figure organisers hope to top this year. In the five years since its birth Comic Relief has raised £45 million for charity.

BBC television broadcast six hours of comedy sketches last night, featuring, among others, Larry Henry, Ben Elton, Rowan Atkinson and Victoria Wood. Viewers were expected to "jam the switchboard with pledges."

The Cheltenham Festival was extended to four days to accommodate a "Big Red Nose Day" of racing, and at Bethnal Green, east London, players dressed as pea-pods took part in a 24-hour game of rounders.

Staff at the Inland Revenue offices in Portsmouth donned red noses and danced in the street for two hours in aid of Comic Relief. In Bradford a court fined a solicitor £100 for appearing before the bench wearing a red nose. The money was donated to the Children in Need appeal.

The day was also celebrated abroad where skiing holiday-makers at Tignes, France, competed against international skiers in "Red Nose Races".

Hadfield: "Those six men are innocent, end of story"

Mackay attack, page 3

New enquiry into pub bombings

By CRAIG SETON AND STEWART TENDLER

RONALD Hadfield, chief constable of the West Midlands, yesterday publicly acknowledged the innocence of the Birmingham Six as he announced that 20 detectives would begin a new hunt for the IRA bombers who killed 21 people over 16 years.

The investigation will work alongside the Devon and Cornwall team who prepared material for the men's appeal. They are now nearing completion of a report on the conduct of 25 West Midlands officers for the Director of Public Prosecutions which may lead to criminal charges.

Yesterday the freed six began to take stock of their release. Several savoured the pleasures of a luxury hotel in Bray, Berkshire, while John Walker returned with his wife to his native Londonderry to be greeted by crowds and the

In London the Lord Chancellor, Lord Mackay of Clashfern, publicly stated his support for the Lord Chief Justice, Lord Lane, amid criticism of Lord Lane's attitude towards the case. Roy Hattersley, the shadow home secretary, criticised Lord Lane and called for urgent changes to the law to prevent a repetition of the Birmingham Six convictions rather than wait for the outcome of the royal commission announced by the government.

Details of the royal commission's operations are expected to be unveiled next week. Yesterday, the Home Office said the remit for the royal commission headed by Lord Runciman of Doxford included not only the general investigation of the criminal justice system but the circumstances of the Birmingham Six convictions. Those could include questions about why two important pieces of forensic science evidence were kept from the defence for several years.

Last night a spokesman for the Director of Public Prosecutions said that further enquiries were being made into the circumstances surrounding the disclosures.

During the day yesterday Mr Hadfield and John Evans, the chief constable of Devon and Cornwall, met on the M5 halfway between the areas

Continued on page 24, col 6

Stanford under fire for misuse of funds

Washington investigators are on the trail of some government-funded wedding expenses. Maria Fletcher reports

DONALD Kennedy, president of California's elite Stanford University, married in 1987. It was an expensive move. He spent a few hundred dollars on the enlargement of his bed, \$7,000 (£3,800) on new sheets, \$6,000 on cedar linings for the cupboards of his official residence and, of course, he threw a big reception to introduce his new wife to his fellow academics.

That was just the start. He spent \$2,000 a month on flowers for his residence. His monthly laundering bills — at a French laundry — amounted to \$1,000. The Steinway piano was refurbished. Then there were various purchases like a \$1,200 19th-century Italian fruit-wood commode, two Voltaire chairs costing \$1,500 each, and a pair of George II lead urns costing \$12,084.

As it happened, neither Dr Kennedy nor the university picked up the tab. Stanford merely listed them as overheads incurred in fulfilling federal research contracts and charged them to the government. A mortified Dr Kennedy was obliged to appear in person in Washington this week as federal auditors told a congressional committee that of the \$605 million the west coast's most prestigious university has charged the government for research overheads during the past decade, as much as \$200 million was unjustifiable.

Washington has given Stanford \$1.8 billion in research contracts over the past decade. Believing it was financing defence and medical research, the government was also unwittingly paying for everything from \$185,000 in running costs for the university's profitable shopping centre to \$249,000 in car-park expenses, from \$10,000 for cutlery to the depreciation

Continued on page 24, col 7

TODAY

Art, me and the people



"The other day a telephone engineer came around so I offered him a drink. He looked at me strangely and said, 'you're gay, aren't you?'"

Francis Bacon on recognition abroad, hostility at home and art above money

SATURDAY REVIEW

All the world in a garden

A Scottish botanical garden offers the visitor a magical tour of the world's horticulture

Plus a tour of property for sale (with and without gardens) from Chelsea to the Canaries

SATURDAY REVIEW

Collecting can be cured

Collecting is being called a social disease. Why do people do it? PAGE 19

NEXT WEEK

Lamont: fiscal ladies' man?

Is recession an excuse to send women back to the kitchen? On Monday *The Times* asks if Norman Lamont's Budget will help or hinder women

Two greats in one newspaper

The closure of *The Listener* in January brought the demise of a puzzle that was the only serious challenger to *The Times* Crossword. Now *The Listener* crossword comes to *The Times* Saturday Review, starting next weekend

Interest rate hope cooled

The Bank of England was forced to dampen hopes of a further cut in base rates yesterday but the market is convinced that a cut of one percentage point will be declared on Budget Day. Spanish interest rates were cut and as the peseta is at the top of the European Rate Mechanism, this increases the scope for a cut in British rates. The stock market fell back to 2494.2 from Thursday's record high.

Page 25

Catwalk suits



The models at Karl Lagerfeld's own-label show in Paris yesterday were dressed in gold, silver or bronze catsuits.

Page 4

President goes

Yugoslavia's President Borisav Jovic announced his resignation on state television after nearly a week of anti-communist protests.

Page 5

Unaccountable

Bank customers complain most about charges being taken from their current accounts without adequate explanation, according to compilers of a new banking code of practice. The code has been delayed to the end of the year by the number of submissions and complaints by customers.

Page 25

Carling's quest

Will Carling leads the England rugby team against France at Twickenham today in an attempt to win the grand slam.

Page 44

Ticket rush, page 24

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Gorbachev plea for a 'firm yes' vote

FROM MARY DELEVSKY IN MOSCOW

PRESIDENT Gorbachev last night made an impassioned plea to the people of the Soviet Union to vote a "firm yes" in tomorrow's referendum on preserving the country's unity.

Appearing on nationwide television two days before the referendum, he said that the Soviet Union was facing "a historic choice." He said: "I understand that you have analysed much, weighed much, and discussed the question with your friends, in your families and have, probably, already made your decision."

He concluded, in what will be his last appeal before the vote: "Dear compatriots, say your firm 'yes' to the referendum to our great union state, preserve it for your state, preserve it for your selves and for your children."

Mr Gorbachev said that a "yes" vote would preserve the unity of the Soviet Union but not "the old order with the domination of the centre and the lack of rights of the republics." He added: "Our 'yes' vote will preserve the unity of the state which is one thousand years old and which has been created by the labour, intelligence and suffering of many generations."

The leader of the Russian Federation, Boris Yeltsin, said yesterday that it would be no tragedy if Russian voters rejected the concept of a "renewed federation" in the referendum. None the less, Mr Yeltsin stopped short of appealing for a "no" vote and pledged his support for the continued unity of the Soviet Union.

Moment of decision, page 8

State of panic, page 12

Too much action for an Ealing bank manager



By ROBIN YOUNG

WHEN he allowed his customers an overdraft at all, Raymond Crowther, manager of NatWest's Ealing Common branch, usually restricted it to four figures. It was, after all, one of the bank's smallest branches.

That was before he met Anton Von Kassel, who said he was an international lawyer earning £300,000 a year. He also had a large private income from a family trust. He was thinking of a loan in the region of, say, a million or two?

Crowther, who lives with his elderly mother in Saxmundham, Suffolk, was impressed, particularly when Von Kassel wined and dined him at Claridge's and took him to the Cup Final. The Ealing bank manager was persuaded to breach all the rules of his profession by

lending him over £3 million through 25 different accounts.

Von Kassel then thoughtlessly fled to France in a Rolls-Royce packed with the art treasures he had used as collateral, leaving Crowther in Ealing with a considerable accountability problem. The manager did not gain financially or line his pockets in any way, but he tried to hide what he had done from his superiors. The strain told, and it was only in 1983, when he suffered a breakdown from stress, that his venture into high finance came to light.

In late 1989 Von Kassel, of Charles Street, Mayfair, was found enjoying himself in a chateau near Bordeaux, and suddenly it was au revoir to the high life. Earlier this year Judge Bruce Laughland jailed him for a total of six years after he admitted ten charges of theft from the

NatWest and of procuring the execution of a valuable security by deception. The Ealing Common manager was just one of many people the undischarged bankrupt had defrauded. "Your success in such a short time and on such a scale revealed what a danger you are to institutions and individuals who may be gullible enough or greedy enough to become enmeshed," the judge told the lawyer.

Yesterday it was Crowther's turn. He appeared at the Old Bailey, where he admitted a specimen count of procuring the execution of a valuable security by deception and was given a two-year suspended jail sentence.

As Peter Clarke, for the prosecution, put it: "It is quite clear that Von Kassel is an extremely attractive figure, very charming, and very generous. Particularly with other people's money."

GQ REVEALS THE INTERESTING SIDE OF JOHN MAJOR. (UNBELIEVABLY IT TAKES UP SIX PAGES.)

GQ. The men's magazine with an IQ. April issue out now.



# Scottish Tories warn against a return to rates-style charge

SIX years ago, Margaret Thatcher received a letter from the North Kelvin branch of the Strathkelvin and Bearsden Conservative Association saying that, unless the discredited rating system in Scotland was quickly reformed, Michael Hirst, the local MP, would lose his seat in the next general election.

John Corrie, then Conservative MP for Cunningham North, said that the rates issue could spell electoral suicide for the Tories. He had opened about 2,000 letters from enraged voters saying that they could no longer support the

party because of rates revaluation which increased householders' bills by up to half. Two years later, the Tories saw their 21 Scottish seats cut to ten and Mr Hirst and Mr Corrie were out.

Although the crumbling support for the Tories was blamed on poor party organisation, Mrs Thatcher's perceived lack of concern for Scotland and a hostile media, it was the spiralling rates bills that left the electorate disillusioned with the party. As one man said after the 1987 general election: "Even the yuppies in Glasgow voted Labour." It is for this reason

that Scottish Tories, particularly the leadership, dread a return to a property-based tax. Even though the Abolition of Domestic Rates Act (Scotland) received royal assent before the 1987 election, it was not enough to save the party from humiliation.

The English, who had not suffered revaluation for years, did not understand the need for a reform of local government finance. A Buckinghamshire doctor who had a cottage with no mains sewerage on the Isle of Arran had his rates bill increased from £550 to £800. The bill for his Gernards

## Spiralling rates bills cost the Scottish Tory party dear in the 1987 election, Kerry Gill reports

Cross home, with all services and a swimming pool, was £1,100.

Bill Walker, Tory MP for Tayside North, yesterday said he would be astonished if John Major agreed to a property-based tax, which would be almost impossible for the Scottish Office team to sell

to the Scottish electorate after the calamity of the mid-1980s. Six years ago, he warned that, unless the rating system was reformed, more than half of his fellow MPs would lose their seats. He was proved correct.

Allan Stewart, the Scottish local government minister, has continued to argue that the poll tax should be reformed to take account of ability to pay. "The principle that everyone who can pay should make a contribution to local government is one that I support and is one that has a great deal of public support," he said.

Most Scottish Tories fear the government will opt for a return to a property tax simply because the English now look wistfully back to the rates. As one party member said, however, the English did not suffer a rates revaluation for 13 years. When the Scottish rates were revalued, there was a "near revolution".

Ian Lang, the Scottish secretary, Mr Stewart and Michael Forsyth, minister of state, would be placed in an indefensible position if a property-based tax was introduced, both politically and electorally. Having poured scorn on

Labour's "roof tax", itself similar to the rates, an exposure of a property tax would be seen by their supporters as a betrayal.

Many Tories believe the poll tax could become as acceptable as any tax if it was based more on ability to pay. With so many of the Conservatives' traditional supporters north of the Border paying less in poll tax compared to what they would have paid in rates, there can be little wonder that Mr Major faces another "near revolution" from his Scottish ministerial group as well as Conservative backbenchers.

## Tory MPs oppose Major on return to property tax

By SHEILA GUNN, POLITICAL CORRESPONDENT

A GROUP of Conservative MPs will make a final personal appeal to John Major next week not to be panicked into reintroducing a property tax which could lead to higher bills for most Tory voters.

Before the cabinet endorses the new "property and people" tax, the MPs expect to meet the prime minister to make clear their constituents' opposition to a return of a rating system. Although few are now arguing for no changes to the poll tax, they are concerned at the impact of the suggested reform on Tory voters, particularly in southern

Sir Rhodes Boyson, Conservative MP for Brent North, warned ministers yesterday that a return to a property tax

could result in about nine million losers, most of them Conservative voters in London and the South-East.

"These people will take their revenge not in a by-election but in a general election if we do not handle it properly," he said on BBC Radio 4's *World at One* programme. "The figures I have seen indicate that if you have a return to a property-based tax, unless you put a lot more money in, the average rates bill will be \$865." Sir Rhodes said a figure of about £400 might be levied in Ribbles Valley and £1,500 or £1,600 in inner London.

In Nottingham yesterday, Michael Heseltine, the environment secretary, made clear that he would expect councils

to pursue non-payers of the community charge although many MPs predict a mass refusal to pay once its abolition is announced.

Mr Heseltine had pulled out of a speech he was to have given yesterday at the party's western area conference in Barnstaple, Devon, because of "pressure of work", according to Conservative central office. His decision was apparently made on Thursday after Mr Major promised a new "fair" local government system.

Sir Rhodes said that 50 MPs had signed a letter to Mr Major expressing concern about the introduction of a property tax, but that they were the tip of the iceberg. He said that in his constituency between 70 and 80 per cent of his voters did not want a return to a property tax.

Michael Grylls, MP for Surrey North West, one of the signatories of the letter, said the timing of the Ribbles Valley by-election was "singularly unfortunate" because voters had not yet felt the effects of the government's relief scheme for lowering bills. "The new relief scheme should be allowed to bed in for this year. People will be relieved of a large part of the burden and we must let the plant bed down and not keep tearing it up."

Leading article, page 13



Sir Rhodes concerned at impact on Tory voters

## Muslims bar imam at mosque prayers

By MICHAEL HORSNELL

POLICE had to restore order yesterday after the senior imam at Britain's biggest mosque was prevented from leading Friday prayers by angry Muslims protesting at his participation in Salman Rushdie's conversion to the faith.

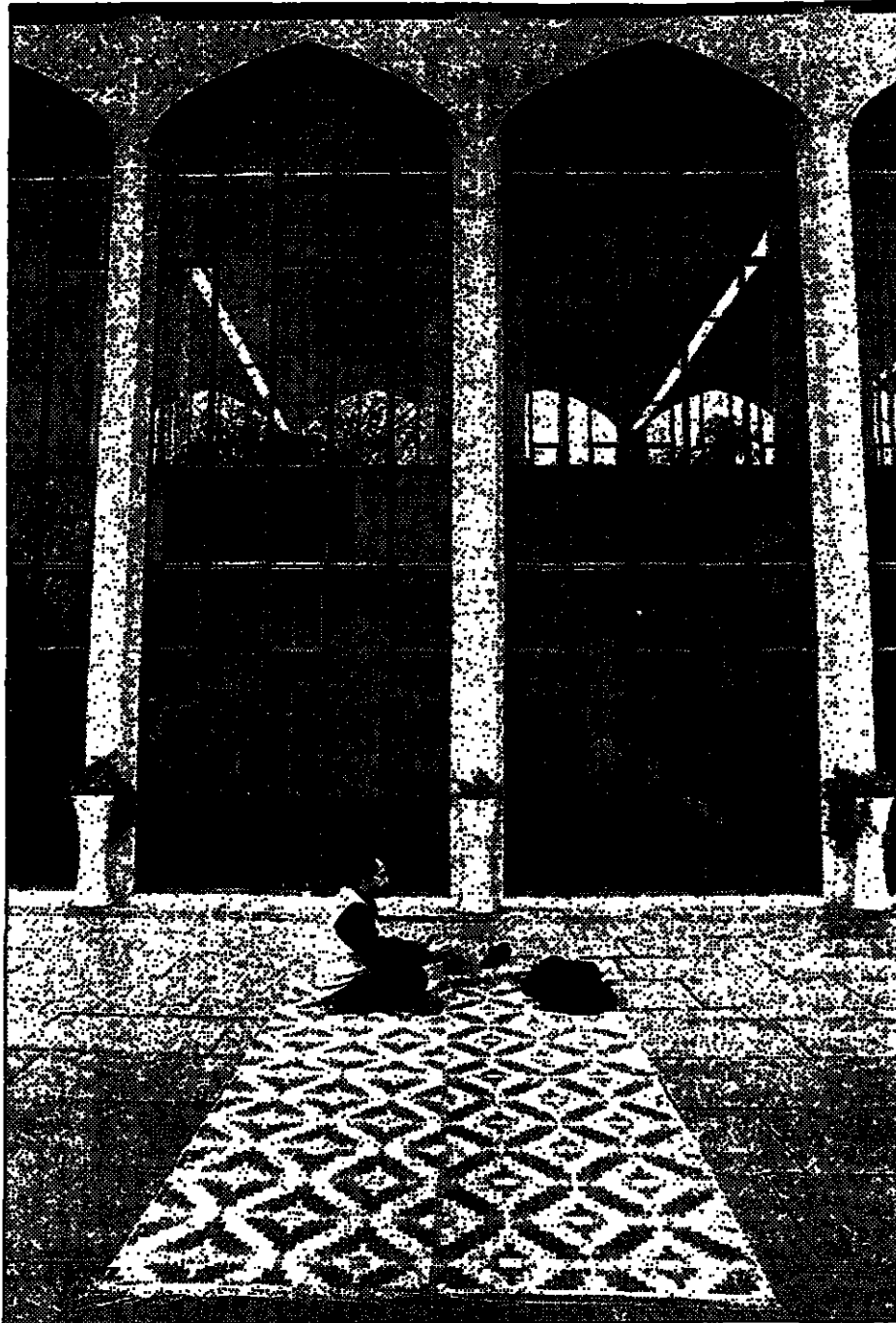
Imam Gamal Solaiman, who opposes the *fatwa* or death sentence against the author of *The Satanic Verses*, was prevented from ascending to the pulpit by members of his own congregation and other hardliners who are seeking his removal.

Police reinforcements were called in by a small number of officers who had been standing guard outside the London Central Mosque in Regent's Park. No arrests were made.

The imam was pushed from the steps of the pulpit and forced to give way to another imam acceptable to the demonstrators. Imam Gamal, who attended the meeting in London in December at which Mr Rushdie announced his conversion to Islam, said later: "I had to heed to the pressure because it would have led to further trouble if I had not."

He added: "The majority of the congregation do not agree with these disruptive elements. They are decent and sensible people. But they are silent and it is the vocal few who just hijack them."

The hardliners claim that the imam betrayed Islam by attending the Rushdie meeting.



Quiet before the storm: a muslim praying at the mosque yesterday before the protest

## Terminal opens to bad news

The £400million terminal at Stansted airport, Essex, was formally opened yesterday by the Queen, who arrived on one of the new trains linking the airport with Liverpool Street station.

The opening, however, came a day after the British Airports Authority, which commissioned the building, had announced a 33 per cent fall in the number of aircraft using Stansted in February, compared with the same period last year, the biggest drop experienced by any British airport.

Sir Norman Payne, the association's chairman, spoke at the opening with some optimism. He said: "We build the very best terminals in the world and we are sure that things will start to improve again by the third quarter of this year and that by next spring it will be all systems go."

The association's marketing staff are now spending more than £3.5 million on a worldwide campaign aimed at attracting more airlines to move into the airport. Ryanair, Air France and American Airlines have announced their intention to operate scheduled routes from the airport and Air UK is fully established as the main scheduled operator.

When Stansted airport was first planned in detail ten years ago it was assumed that by now it would be handling as many as three million passengers a year. Today, however, it is handling only 1.2 million a year.

## Public flocks to see jewel

Officials at the Yorkshire Museum in York said yesterday that the public was flocking to see the Middleham Jewel, the gold and sapphire pendant linked to Richard III.

The pendant was found six years ago near Middleham Castle in North Yorkshire, and later sold for £1.4 million. The government has deferred a decision on an export licence to allow potential British buyers to raise the £2.5 million needed to keep it in Britain.

Leading article, page 13

## Export earnings

Export earnings from the arts contributed £6,000 million to the balance of payments in 1989/90, according to a report by British Invisibles. Tourism accounted for £1,937 million; art, exports, £1,797 million; musical performances and recorded and broadcast material, £789 million; publishing and the book trade, £762 million; film and TV material, £572 million; and theatre company tours, £81 million.

## Parents to pay

Five transport for children attending a school of their parents' choice rather than their local educational establishment is not a legal right, the High Court ruled yesterday. It was considering the case of a boy aged 11 from Hastings, East Sussex, who was refused free transport to a school 12 miles away because his parents had turned down a place at a nearer school that was for boys only.

## Bribery fine

James Godden, of Folkestone, Kent, a seafaring amusement park manager at Ramsgate, was fined £25,000 and given a suspended six-month sentence yesterday for offering a £3,000 bribe to a councillor in an attempt to influence a redevelopment on the park.

## Offer rejected

BRITISH Gas believed yesterday that it had managed to avert a damaging dispute with its 27,000 blue collar workers after they narrowly rejected a 9.5 per cent pay offer by 11,450 votes to 10,152.

By the way, the Sun's front cover today shows a picture of a man in a suit and tie, looking serious. The caption reads: "The Sun's front cover today shows a picture of a man in a suit and tie, looking serious. The caption reads: 'The Sun's front cover today shows a picture of a man in a suit and tie, looking serious.'"

## Town halls 'not spending more'

By DOUGLAS BROOM, LOCAL GOVERNMENT CORRESPONDENT

THE government's case for controlling council budgets and capping their spending is based on assertions that are unsupported by any evidence, according to research published yesterday.

Studies by Peter Jackson, director of the Public Sector Economic Research Centre at Leicester university, appear to undermine the justifications used by ministers for controls on local government finance. Far from rising steadily as ministers had claimed, local government expenditure had fallen in real terms over the past decade, Professor Jackson told a local authority associations' conference in London held to discuss the future of local government.

There was no evidence to support assertions that council spending fuelled inflation or that council borrowing pushed up interest rates or affected the money supply. Professor Jackson condemned the dead hand of the Treasury on government policy but said it was right that some limit should be set on local government spending to prevent it destabilising the economy.

"That limit has never been reached. For the normal state of the economy, control of local authority budgets is almost an irrelevance," he said. "The case for controlling local authorities to secure macro-economic stability has been made through assertions without reference to empirical evidence. When the facts are understood the case for control withers."

Analysis of money supply figures and interest rates showed that local authority borrowing had no perceptible effect on either. Between 1968 and 1989 local government current expenditure had fallen from 7.8 per cent of gross domestic product to 7.2 per cent. Capital spending had gone down more sharply from

3.6 per cent of GDP in 1970 to 1.8 per cent in 1989. There was also no evidence that local authority pay rises were inflationary. Pay rates had, in fact, lagged behind salaries in the private sector.

Brad Watson, vice-chairman of the Conservative-controlled Association of District Councils, said: "The government have been kidding everybody about local government spending. They have given the impression that local government are serious overspenders when our proportion of GDP has reduced. Ministers should make it clear that their comments have been based on incorrect statistics."

Simon Jenkins, editor of *The Times*, told the conference earlier that local government was more efficient than central government in many areas. He urged councils to publicise their effectiveness and to assert their vital role as organs of local democracy.

## UK 'being sold into European bondage'

By SHEILA GUNN, POLITICAL CORRESPONDENT

BRITAIN was a nation of snivellers prepared to deprive itself of the right to govern through its own parliament, Enoch Powell said last night.

The former Conservative minister said that John Major was the first prime minister committed to selling the British people into the bondage of European economic and monetary union wherein the United Kingdom would be in a permanent minority. "The present prime minister believes the British will let go of their independence, provided it is waffled away and nobody raises a voice," Mr Powell

told the Imperial College Conservative Society.

"Who would have imagined the British would passively and indifferently permit themselves to be informed that it was intended to deprive them of their right to govern themselves through their own parliament? Time was when we used to provoke and assist other peoples to demand self-government. We have become what our forefathers would have disbelieved: a nation of snivellers."

Without praising his old adversary, Margaret Thatcher, Mr Powell said that the previous government was committed not to sell the British people into bondage. "The present government is committed to do just that."

## LIBERAL DEMOCRAT CONFERENCE

### Ashdown stands by local tax plan

By ROBIN OAKLEY, POLITICAL EDITOR

LIBERAL Democrats last night reaffirmed support for local income tax as an alternative to the community charge after Paddy Ashdown, their leader, predicted that the government would face a significant increase in the problem of non-payers of the poll tax in the wake of the cabinet review.

Delegates at the party's spring conference in Nottingham urged their MPs not to support the outcome of the review unless it promised a local income tax and left local government to decide how the needs of local communities should be financed.

Alan Beith, the party's Treasury spokesman, said that unless ministers went through a deathbed conversion, the consultation stage was over. Liberal Democrats would move on to the offensive "opposing any local government tax which is not based firmly on ability to pay".

Mr Ashdown told a press conference his council was already receiving letters from people saying that if the poll tax was going to be abolished then they would not pay it and the problem would be widespread. Mr Ashdown said that people would not be impressed by the government's shilly-shallying and final change of mind. "Mr Major is not free in one bound at all - he's taken another step into the mire". People would look

Polling organisation	Fieldwork date	Sample size	Con	Lib	Lib Dem
ICM	Feb 7-8	1,214	44	42.0	9
NOP	Feb 9-13	1,823	46	42.0	8
Harris	Feb 13-14	1,041	46	42.0	8
NMR	Feb 15-16	1,090	47	40.0	8
ICM	Feb 22-23	1,398	44	43.0	9
MORI	Feb 22-25	1,955	44	41.0	11
Gallup	Feb 25-Mar 1	1,157	45	38.5	13
Harris	Mar 2-4	1,075	47	38.0	19
MORI	Mar 5	1,093	41	37.0	18
ICM	Mar 8-9	1,393	38	40.0	18
NOP	Mar 9-11	1,500	38	38.0	18

at the cost of the fiasco and want to put down a marker against the Conservatives.

The Liberal Democrats would work not only against the poll tax but against the electoral system which had ensured that it was imposed on Britain despite 60 per cent at the last election voting for parties which opposed it. Mr Ashdown, buoyed up by the Ribbles Valley by-election success and a poll showing his

party's support leaping to 18 per cent, said that there was again a powerful third force in British politics. "The period of reconstruction is over. The path we are now following is the path towards a party that can hold power and have influence in British politics again."

Senior Liberal Democrats, however, were anxious not to over-extend expectations after their by-election victories at Ribbles Valley and Eastbourne. They were trying to keep the lid on the euphoria. But even they were talking of a resurgence of tactical voting adding significantly at the next election to the 21 Liberal Democrat MPs now in the Commons.

Mike Carr, the Ribbles Valley victor, was given a standing ovation when he spoke at the poll tax, the issue which dominated the by-election. The Ribbles result has boosted the party hopes of holding their existing 21 seats: only three had Labour in second place last time. The one small cloud on the Liberal Democrat horizon, it accepts, is the difficulty the party will have in maintaining its momentum in the local government elections on May 2, when they will be defending around 1,270 of the 12,250 seats being contested in England and Wales.

## Challenge for green votes

By OUR POLITICAL EDITOR

THE Liberal Democrats are seeking to capitalise on the public attention gained from the Ribbles Valley by-election victory by capturing the vacant green ground of politics.

Paddy Ashdown, speaking yesterday at an environmental rally, said: "The Liberal Democrats put the skills under Mrs Thatcher at the Eastbourne by-election. The

our party but we will never risk the future of our planet".

Mr Ashdown added that none of the candidates for the Tory leadership had mentioned the environment, while Labour was dominated by producer interests. "We must be the party that puts the environmental imperative right at the centre of our thinking and our policy."

## Offer rejected

BRITISH Gas believed yesterday that it had managed to avert a damaging dispute with its 27,000 blue collar workers after they narrowly rejected a 9.5 per cent pay offer by 11,450 votes to 10,152.

However, the introduction of the InterCity 225 on the east coast main line had enabled InterCity to re-deploy a large number of InterCity 125s on cross-country routes throughout the country, improving the service, and attracting more customers.

Dr Pridoux said that the disruption to rail services caused by the combination of bad weather and bomb scares had exacerbated the decline in revenue caused by the recession.

The investment programme also includes extensive track and signalling improvements, particularly on the section of the route south of Preston, where speed constraints, such as curves, tunnels and stations, occur every 20 miles. When complete, journey times will

be cut substantially, reducing travelling times between London and Manchester, for example, by 30 minutes to two hours.

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## 155mph trains 'will transform railway travel'

By MICHAEL DYNES, TRANSPORT CORRESPONDENT

RELIABILITY on west coast mainline services between London and Glasgow will improve by 300 per cent when the new generation high-speed train, the InterCity 250, is introduced in 1993, John Pridoux, the director of InterCity, said yesterday.

The InterCity 250, part of British Rail's £750 million strategy, will be capable of speeds up to 155 mph and will "completely alter popular perceptions of distance between London and the North-west," Dr Pridoux said. "The project will trans-



form rail travel along the transport backbone of Britain in the same way the 747 transformed air travel around the world." The design specification for the InterCity 250, which Dr Pridoux describes as an

evolution of the InterCity 125 and the InterCity 225, calls for up to 45 trains made up of a locomotive, eight coaches and a driving van trailer. Each coach will be about 9 ft longer than existing InterCity coaches, pro-

## WORLD APPEAL FOR IRAQI WAR RELIEF

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Offer rejected

155mph trains 'will transform railway travel'



# Mackay attack on 'unwarranted' calls for Lane to resign

By FRANCES GIBB, LEGAL AFFAIRS CORRESPONDENT

THE Lord Chancellor yesterday came to the defence of the Lord Chief Justice Lord Lane, who was facing an increasing number of calls for his resignation after the freeing of the Birmingham Six.

While Lord Lane remained silent, Lord Mackay of Clashfern said that he had the fullest confidence in the Lord Chief Justice's integrity and judicial qualities. "I consider calls for his resignation as wholly unwarranted."

Lord Mackay has already defended Lord Lane once over his handling of the Birmingham Six case. After

the men's appeal was rejected by the Lord Chief Justice's court in 1988, Lord Mackay described him as "a distinguished lawyer and a careful and hard-working judge of outstanding integrity."

The Six were yesterday freed, after a new appeal, 16 years after being wrongly convicted and jailed for life for the Birmingham pub bombings. At the end of their failed 1988 appeal, Lord Lane had said that "the longer this hearing has gone on, the more this court has been convinced the jury was correct."

The criticism of Lord Lane

was led yesterday by Roy Hattersley, Labour's deputy leader, who said: "Were I in his position, I would feel my position was untenable." He told BBC Radio 4's *Today* programme: "It is not for a politician to tell judges to resign. But were I in his position, I would think over very carefully what I ought to do."

There has already been criticism from more predictable quarters: Ludovic Kennedy, the campaigner on miscarriages of justice, said after the release of the Six: "If he is a man of honour, he ought to go as soon as these men are freed. He and two judges sitting with him at the last appeal kept these people in prison three extra years."

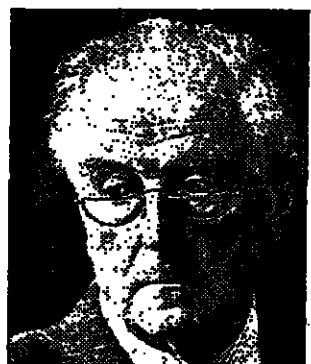
Lord Lane is, however, held in high esteem by lawyers generally. Nicholas Purnell, QC, chairman of the Criminal Bar Association, said it was wrong to cite two or three cases and blame the Lord Chief Justice or the appeal court. "It is criticising the court for failing to do a job which is not its function." The criminal bar had been saying since 1982 that there should be a re-examination of the way cases were dealt with when new evidence came to light.

Lord Lane, aged 72, could stay on until he is 75. However, it is thought increasingly likely in legal circles that a natural time for his departure would be July, which is the end of this legal year and his 73rd birthday. A spokeswoman at Lord Lane's office said the judge would not be making a statement about the Birmingham Six case.

Lord Waddington, the former home secretary who sent the Birmingham Six case to the appeal court, said yesterday that he still favoured the return of the death penalty for murder. He said: "If you are convinced that capital punishment would give protection to people which is not afforded by other forms of punishment, like life imprisonment, then it is difficult to argue that it's not right to restore capital punishment."



Lord Mackay: "fullest confidence" in Lord Lane



Lord Lane: facing calls for his resignation

## Case may boost other campaigns

By STEWART TENDLER

THE success of the Birmingham Six case is certain to encourage other campaigns against alleged injustice, from the case of Judith Ward, convicted of an IRA attack in 1974, to the three men convicted of killing PC Keith Blakelock at the Broadwater Farm riot in north London in 1985.

Ward was sentenced to 30 years for placing a suitcase bomb on an army coach taking soldiers and their families from Manchester to Caterick Camp, North Yorkshire, in February 1974. The

bomb exploded, killing 12. Campaigns have also been mounted to free the men convicted after Carl Bridgewater, aged 13, was shot dead at a farm in the Midlands in 1978 when he apparently disturbed burglars. Patrick Molloy was jailed for manslaughter and died in prison. Michael Hickey, Vincent Hickey and James Robinson each got 25 years for murder.

In the past few months, the case of one of the three convicted of the murder of PC Blakelock has been referred back to the Court of Appeal.

## Pressure for quick action

KENNETH Baker, home secretary, indicated yesterday that he favoured some kind of independent tribunal to investigate miscarriages of justice. "I have some sympathy with that view," he said.

The proposal, widely backed in the legal profession, is certain to be one of the main items on the commission's agenda as it embarks on what will be the most exhaustive enquiry into the criminal justice system since the Royal Commission on Criminal Procedure in 1981.

In the short-term, however, the government will now face pressure for immediate action to rectify defects in the criminal appeals system pending the outcome of the enquiry by the royal commission.

In particular, the Bar has called for the Criminal Appeals Act 1968 to be amended, to include a statutory right to have cases where there is fresh evidence considered by a new jury, rather than the Court of Appeal judges. A second, cru-

cial change, lawyers and reformers say, is to introduce a rule as in Scotland that a person cannot be convicted on confession evidence alone, without any corroboration. Third, the codes of practice on police questioning should be strengthened, lawyers say.

Fourth, stricter rules could be brought in swiftly under the Attorney General's guidelines on disclosure, making clear that all evidence obtained in an investigation must be disclosed by the police to the crown, and by the crown to the defence.

Finally, the case for a new, independent forensic science service with resources avail-

able to the court and the defence as well as the prosecution, is now overwhelming, lawyers say. All this still leaves an extensive programme for the commission under Lord Runciman of Doxford. Mr Baker, interviewed on BBC Radio 4's *Today* programme, made clear that he expected the royal commission to which he pledged "substantial resources", would examine the "whole nature of our criminal justice system".

There are three main models of tribunal being suggested by lawyers and reformers: first, a statutory body of judges and laymen, with wide powers to investigate miscarriages of justice, which would then report back to either the home secretary or direct to the Court of Appeal. Such a body would take over the job of sifting appeals from the Home Office.

Second, there is the model of tribunal favoured by the Criminal Bar Association, which would be set up for specific cases. This would be a team, headed by a QC, which would then report its findings direct to the Court of Appeal. The tribunal itself would be represented at any Court of Appeal hearing.

Third, there are those such as Lord Scarman, who favour a completely new court of last resort, which would take over the job from the Court of Appeal of adjudicating in such cases.



Baker: backing for an independent tribunal

Saturday Review, page 10

## Fertiliser makers spurn royal advice

By MICHAEL HORNSBY, AGRICULTURE CORRESPONDENT

FERTILISER manufacturers yesterday called the Prince of Wales's prescriptions for greener farming illogical and said that they would amount to "turning the clock back on agriculture."

A limit on fertiliser use would be biased against large farms in Britain and would be "a powerful instrument of discrimination in the hands of an EC committed to promoting small and inefficient farms for socio-economic reasons", the Fertiliser Manufacturers Association said.

The prince on Thursday had argued that a reduction in nitrogen, through some sort of quota, would solve over-

production, reduce the amount of pesticide needed to protect over-lush crops and lower nitrate levels in drinking water.

Denis Hardwick, scientific adviser to the association, said that using less than the optimum amount of fertiliser would cut yields but not the amount of nitrate that leached into water. Organic farmers' use of animal manure and growing of clovers and legumes to restore soil fertility created just as much nitrogen.

The National Farmers' Union said it was looking at nitrogen quotas, but admitted that many of its members were opposed to them.



First glimpse: John Walker holds his granddaughter Myka on his arrival yesterday at Belfast airport

## Happy reunions for freed Six

By PETER VICTOR

JOHN Walker, one of the released Birmingham Six members, was cheered by crowds yesterday on his return to Londonderry after 17 years. His drive through the city was followed last night by a party on the Cairnhill estate.

Earlier he had been greeted at Belfast airport by family and friends and saw for the first time his 11-month-old grandson Aaron and granddaughter Myka, aged five months.

Three other members of the

Six, Richard McKenny, Gerard Hunter and Hugh Callaghan, spent their first full day of freedom relaxing with friends and family at the Monkey Island hotel near Maidenhead, Berkshire. Mr McKenny, who was driven around London, was the only one to leave the island.

Theresa Mockble and Maggie McKenny, Mr McKenny's daughters, said that the atmosphere and morale among the three men was marvellous.

## Dutch court told of injustice risk

FROM MARK FULLER IN ROERMOND

A DEFENCE lawyer yesterday cited the Birmingham Six case in the trial of four suspected IRA members in the Netherlands, who are accused of murdering two Australians in Roermond last year.

Gerard van Asperen, representing Donna Maguire, said that he could not help thinking of the Birmingham Six and their release when considering this case. "Lots of miscarriages of justice take place," he said, emphasising

the need for legal and conclusive evidence.

Paul Hughes, aged 27, Gerard Harte, aged 27, Sean Hick, aged 30, and Miss Maguire, aged 25, have been charged with murder and/or complicity to murder two Australian lawyers in Roermond in May 1990. They are also accused of belonging to an illegal organisation, the IRA. All deny the charges.

The court was adjourned until next week.

## Re-arrest follows gun trial acquittal

By DAVID YOUNG

KEVIN O'Donnell, who police found with two loaded Kalashnikov rifles in his car after a high-speed chase, was yesterday acquitted by a jury at the Central Criminal Court of having firearms with intent to endanger life, but was immediately re-arrested by the anti-terrorist squad. He is now being detained at a London police station, a Scotland Yard spokesman said.

Mr O'Donnell's solicitor, Gareth Price, who also represented the Birmingham Six, left the court saying that her client had been re-arrested under the Prevention of Terrorism Act. It is expected that an application for an exclusion order will be made by the police, which will mean his deportation.

Outside the court Father Patrick Smith, a friend of Mr O'Donnell's family, said that his parents were delighted by the jury's decision and upset but not surprised that he had been re-arrested.

In court yesterday Mr O'Donnell, aged 20, of Coalisland, Co Tyrone, was convicted of the lesser charge of being in possession of firearms and sentenced to nine months' jail. The judge told him, however, that as he has been held in custody since last May he could be released immediately.

It also emerged yesterday that Mr O'Donnell was interviewed by police after a bomb attack on the Parachute Regiment's barracks in Ternhill, Shropshire, in 1989, because the attackers' escape car was found near his home, but no charges were brought against him.

During the trial Mr O'Donnell had said: "I am not a member of the IRA. I don't support the IRA. I come from a devout Catholic family."

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THE SUNDAY TIMES

## Why did boom become bust?

Britain in 1987 was booming. Productivity and company profits were soaring, industrial relations had been transformed, inflation brought to heel and the Thatcher vision of creating an enterprise culture was fast becoming reality. Today, as Norman Lamont puts the finishing touches to his budget, the contrast could hardly be starker. What went wrong? And who was responsible for it?

Tomorrow, *The Sunday Times* carries the most detailed reconstruction of how Nigel Lawson and Thatcher fell out, looks at the secret role of Alan Walters, and explains how John Major failed to see the seriousness of the recession.



# Unionists say their demands must be met before talks

By EDWARD GORMAN, IRISH AFFAIRS CORRESPONDENT

UNIONISTS are prepared to back out of the talks process if any of its demands were compromised, a senior party official said yesterday in the wake of what amounts to an ultimatum from Peter Brooke, the Northern Ireland secretary, on his talks initiative.

John Taylor, Ulster Unionist party MP for Strangford, said there was no point continuing with the initiative if the two key issues of when and how Dublin becomes involved in talks and in what capacity Dublin is prepared to talk to the Unionists are not framed in a way acceptable to Unionist opinion.

He reflected a common view among Unionists yesterday when he said it would be better to call a halt now than risk greater political damage by withdrawing at a later stage. "There is no sense starting internal talks in Northern Ireland if at a later stage, say four weeks later, you are going to walk out," he said.

Mr Taylor said that he believed talks were "very un-

likely" if Dublin was not prepared to accept Unionists as part of a "UK delegation". He added: "My whole approach would be that we don't get involved in any talks at all unless the framework at all stages is correct."

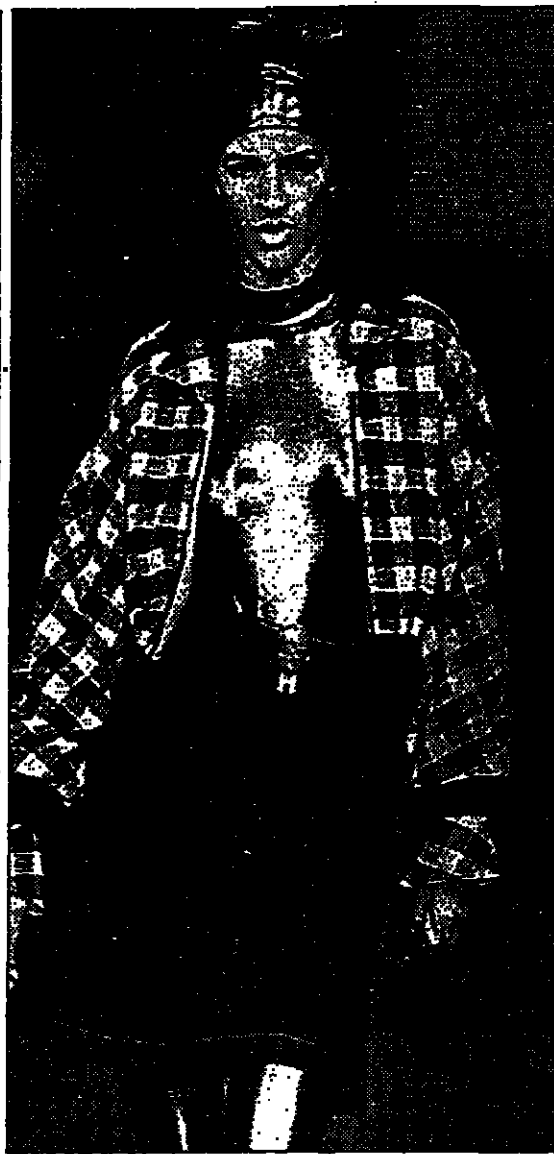
His comments came as the party's executive committee met to discuss Mr Brooke's final offer on his 14-month-old initiative. Speaking in the Commons on Thursday, the Northern Ireland secretary said that he had circulated a document to all participants in the process and wanted a response no later than Easter.

Mr Brooke has made it clear there is no room for negotiation on the formulae involved, and a refusal of the terms by any party will bring the whole process to a permanent standstill. A rapid and enthusiastic response from Charles Haughey, the Irish prime minister, and a general expectation that the nationalist Social Democratic and Labour party will follow suit, has left the Unionists very much on the spot.

However, Mr Taylor said the UUP had no qualms about backing out. The party, which may not formally respond until after a meeting of MPs at Westminster next Thursday, would stick to the terms agreed in July last year and, if it decided to pull out, it would have the support of the Ulster electorate behind it, he said.

The speed and unequivocal nature of Mr Haughey's response has led to speculation that Mr Brooke's new document contains no explicit guarantee that he will consult with political parties in Northern Ireland before taking the decision to involve Dublin in talks. There is also speculation that Mr Brooke may have found a form of words that waters down to some extent the Unionist desire to talk to Dublin only as part of a "UK delegation".

Government sources could not elaborate on these issues yesterday, and seemed to be hedging their bets on whether this latest stratagem will lead to a breakthrough.



Gunmetal catsuit under blouson and denim skirt



Gold catsuit with black chiffon halter-neck dress

## Teapot design goes up the spout

By ROBIN YOUNG AND BILL FROST

THE humble teapot, short and stout, has finally fallen foul of progress and lost its spout. In its place comes Teapot 2000, a state of the art brewing vessel bubbling over with the latest in laser technology.

The Tea Council believes that the pot with its non-drip lip will see off the dripping spout, knitted cosy, stewed brew and strainer overflowing with soggy tea leaves. Lloyd Lewis, the council's executive director, said: "The teapot as we know it today is not a teapot, but a derivative of the Chinese wine jug which has been used over the ages for brewing tea. It is not by any means the perfect receptacle for brewing tea, since the tea tends to stew in the pot."

Teapot 2000 has been developed over three years by the council with a Danish kitchenware company. The pot is a borosilicate glass sphere capable of withstanding temperatures from -30C to 530C. Inside, the tea is put into a round chrome brewing column lined with laser-perforated steel ... all a far cry from heating the pot and throwing in a spoonful for each cup.

When the desired strength of brew is achieved, clearly visible through the glass, a lever is used to plunge the leaves or teabags into a steel compartment at the base of the brewing column, where it is cut off from the water and brewing halted. The tea is said to remain hot for half an hour without a cosy, while the handle stays cool to the touch, and the last drop tastes as good as the first.

Opinion among professional purveyors of tea on the threat to the time-honoured pot design was divided yesterday. Jackson's of Piccadilly welcomed the arrival of Teapot 2000 and said that tea brewed in this way tasted every bit as good as in a traditional pot.

Captain Charles King of the Salvation Army, was less impressed: "This pot is aimed at the up-market drawing room. It sounds a bit fragile for our purposes. Our customers want tea served hot and sweet. The mugs have to be sturdy, so do the pots." There was also little enthusiasm at Mick's Cafe in Fleet Street. Michael Francioni, the proprietor, said: "I need a very big pot, not a little thing like this. Anyway, it would probably get broken."



In the bag: Teapot 2000 with its stiff, non-drip upper lip

## Catsuits cast in bronze and gold

By LIZ SMITH FASHION EDITOR

KARL Lagerfeld, the creator of the high-fashion catsuit, has now cast it in bronze and gold. At the show of his own-label line in Paris yesterday, he set out to prove that a woman can wear anything, however skimpy and sheer, as long as it is shipped over a second skin of metallic gold.

From the first colourful coats that reverse from shocking pink to red or red to yellow, through to the gossamer drapes of black chiffon for evening, the new Lagerfeld line is worn over high-necked or low-scooped catsuits that look as though every curve of the body is painted in metallic bronze, silver or gold. The theme music was, of course, from the James Bond film, *Goldfinger*.

As well as being a prolific and talented designer, Mr Lagerfeld is a masterly showman. He has already rejuvenated the classic Chanel jacket by dispensing with the matching skirt and showing it worn over leggings alone. The theatrical impact of his shimmering *Goldfinger* catsuits is not lost on the designer, who has been working concurrently on more than 100 costumes for the Puccini opera *La Rondine* (The Swallow), which opens in Monte Carlo on Wednesday.

However, there is more to the new Lagerfeld collection than just gold bodysuits. His new curly jackets are worn over skirts slit at the sides. Jackets that come with three pairs of pockets or two sets of lapels seem typical of a designer whose life and work is conducted at high speed and encompasses many collections each year for three big fashion labels: his own, Chanel and Fendi in Rome.

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Daily Mail



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## Cheddar catches up with the 90s

By NIGEL HAWKES, SCIENCE EDITOR

THE relentless pace of modern life could be about to catch up on the cheddar cheese. A good cheddar needs time—anything from six months to a year—to ripen to full farmhouse splendour. Cheese-makers with their money locked up in ripening cheeses wish the bacteria responsible would get a move on, but until now there was no way to persuade them.

Thanks to genetic engineering, that may be about to change. Scientists at the Norwich laboratory of the Institute of Food Research have inserted into the lactococcus bacterium used in cheese-making a gene from a virus that makes the bacterium burst open more quickly than is usual. That releases into the cheese the enzymes that give it flavour. Instead of taking a year, the Norwich bacterium might make a fully-mature cheddar in a month.

Mike Gasson of the Norwich laboratory said yesterday: "The modifications are so small that I hope people will not not feel the

cheese is artificial." He said that the development came from a chance observation when somebody noticed that bacterial cultures in an experimental dairy made exceptionally good cheese when they were infected with a virus known as a bacteriophage. That was because the bacteriophage was making lysins, enzymes that split open the bacterial cell walls, allowing other enzymes to escape and impart flavour to the cheese.

Deliberately infecting the cultures with viruses would not, however, be allowed. Nor would it work because some bacterial cultures would be killed by them. So Dr Gasson and his colleagues removed from the virus just the portion of DNA responsible for making the lysins, and inserted it into the bacteria. In that way they created a bacterium that self-destructs.

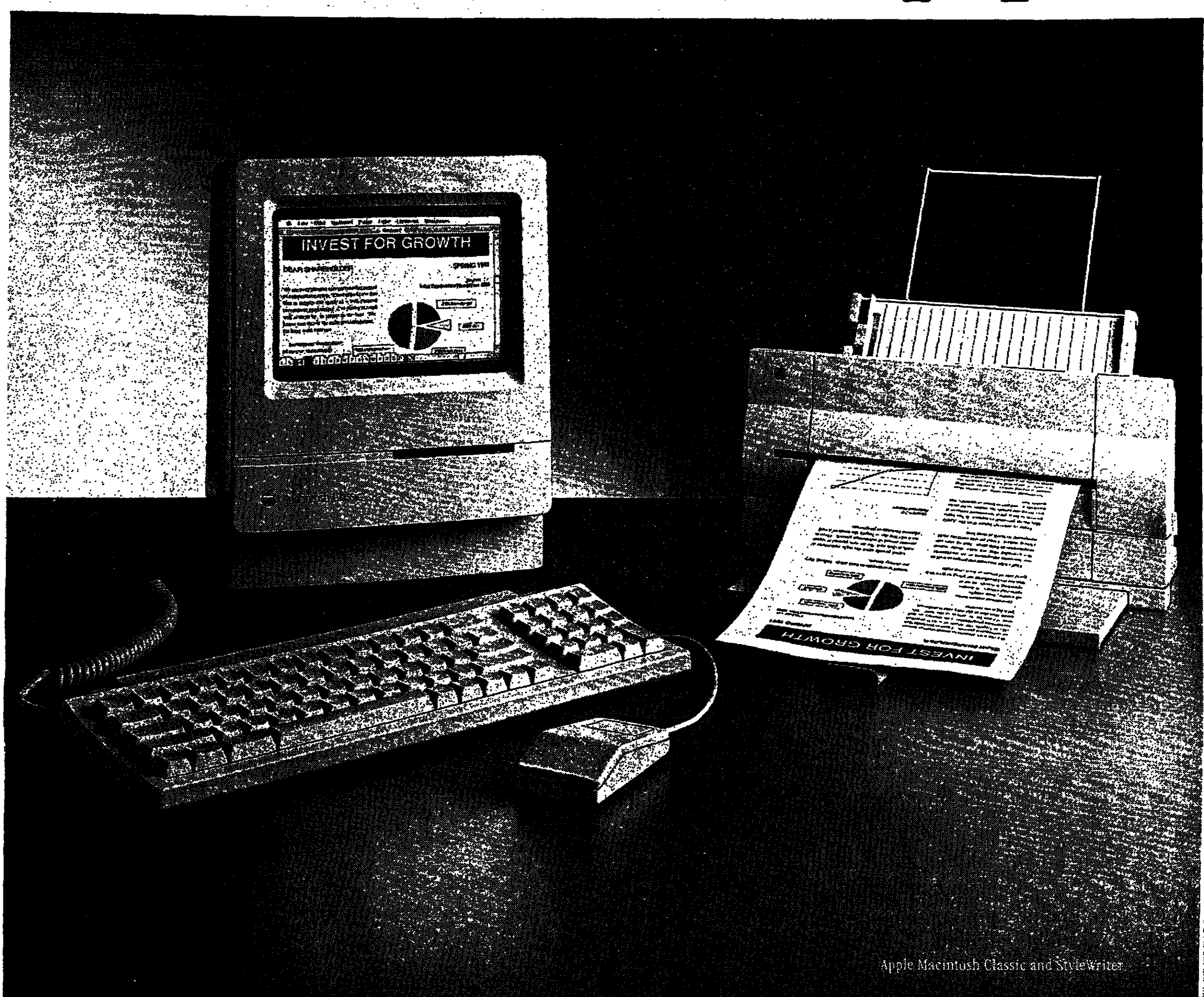
Dr Gasson is talking to several cheese-making companies to try to get the idea adopted commercially as the next step in its development.

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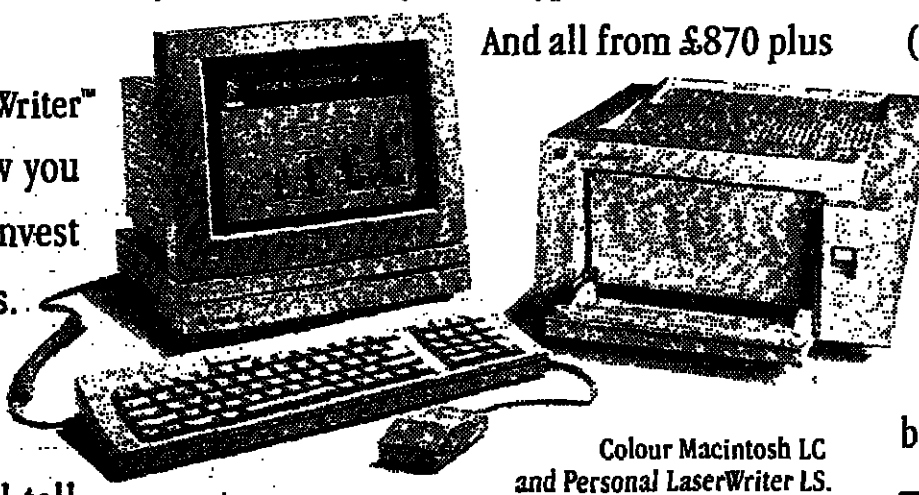
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## Edward Gorman on Dublin's modest offering as the City of Culture

The findings come in a study, *Removing the Wind Brakes*, by the environmental

A spokeswoman for the energy department said that the levy was giving alternative generators a real chance to develop environment friendly electricity systems. She said that ministers were now discussing planning guidelines for wind farms.

On the funding side the government has come up with £125 million out of its national lottery over the £11 million that was lost, leaving a surplus of £114 million, says Mr. Haughey.



up of a Dublin arts working group which it is hoped will provide a framework for the development of cultural aspects of the city in the future.

While he regards the opening of the museum of modern art as the fulfilment of a "20th

But Mr Arnold still believes the year will work, not despite the underlying chaos but because of it. "I regard chaos as a welcome and attractive aspect of the Irish character and I treat it as a positive benefit."

**Bruce Arnold, the leading benefit."**

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هكذا من اللاد

Mrs Wright managed to drag six of the £200 puppies from the pan but three remained stuck in the bend. She called firemen who used a high-power hose to flush the dogs into the main drain. They were plucked to safety through a nearby manhole.

Crown court was told that the Rev Glyn Snow, of St John's Church, Ebbw Vale, Gwent, had indecently assaulted the boy repeatedly and had taken hundreds of indecent photographs of him and a friend.

A victim of the Clapham rail crash, Janice Canfield, aged, 38, of Woking, Surrey, was awarded £17,753 damages yesterday by the High Court for the shock and injuries she suffered.

**Fast beak**  
A dental surgeon fitted a new beak onto a jackdaw yesterday after it had been injured.

carried out by Brian Ford at his surgery in Walton-on-Thames, Surrey...

Two teenager drivers died yesterday after their cars collided near their homes in Tring, Hertfordshire.

\_\_\_\_\_



# THE NEW VAUXHALL CARLTON.

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## THE SOVIET REFERENDUM

# Moment of decision for republics split over fate of union

FROM RALPH BOULTON IN MOSCOW

TOMORROW'S referendum on the future of the Soviet Union has unleashed emotional appeals to patriotism and inflamed conflict between President Gorbachev and his rival Boris Yeltsin, the president of the Russian Federation.

But the poll, asking citizens to back a renewed federation of socialist, sovereign republics, is unlikely to ease tensions between Moscow and rebel republics, hardliners and radicals. Far from marking a Gorbachev victory, the vote may only cloud debate while the country drifts into confusion.

Six of the 15 republics are refusing to take part while others have amended the

stock question or added additional points. In Russia the second question, proposing direct elections for the republic's presidency, could prove more decisive to the future of the union. A clear majority on this point would open the way for the emergence of Mr Yeltsin as the first popularly elected leader in Soviet history, delivering a blow to Mr Gorbachev's authority.

The conservative *Sovetskaya Rossiya* newspaper daily appealed to patriotic pride buffeted through years of economic decline and self-doubt. "Fears for the Motherland" ran its headline over an article denouncing Mr Yeltsin and urging a "yes" vote to a renewed federation. Valeri

Boldin, one of Mr Gorbachev's aides, said in *Pravda*, the Communist party newspaper: "The union has given us a state that has lifted us in a short time from felt boots and wooden ploughs to orbital space stations."

Mr Yeltsin has cultivated a narrower Russian patriotism, portraying Mr Gorbachev as a hostage of rightist forces determined to retain strong central control. In an impassioned outburst last Saturday he called for a war on Mr Gorbachev's leadership but he later withdrew the remark.

The *Russian Gazette*, which largely echoes Mr Yeltsin's views, asked readers to choose between two stark images of Russia. One, a sinister grey map seen through bars, represented the nation it said could emerge from a "yes" to Mr Gorbachev's vision of a new federation. The other, reflecting Mr Yeltsin's demands for stronger sovereign control by republics over resources, finance and industry, was a white Russia.

The main question of the referendum allows many interpretations. "Do you think it necessary to preserve the Union of Soviet Socialist Republics as a renewed federation of equal sovereign republics in which human rights and liberties will be fully guaranteed for all nationalities?" it reads. While some may be in favour of the union in principle, the wording presupposes it must be socialist but does not make clear how much power the "Centre" would have over republics.

First results of the poll are expected in a few days but final figures may take over a week. In the six republics where nationalist governments have refused to co-operate in the referendum, central authorities have set up polling booths in factories and army camps directly controlled by Moscow.

Polling has already begun in the Baltic region, despite protests by nationalist governments. "Polling is going ahead here as planned," said Colonel Vitali Yegorov, political chief of the Kalpaeda garrison in Lithuania. "The servicemen know that their army is a Soviet army. I'm confident they will vote overwhelmingly for the union," he said.

Mr Gorbachev called the referendum in December with the aim of settling once and for all the national question that has dogged the Soviet Union since its birth 70 years ago. The emotion of the last month's campaigning and sporadic violence from the Baltic states suggest no poll can achieve this. (Reuters)

State of panic, page 12



## THE SOVIET REFERENDUM

The following republics are taking part in the referendum: the Russian Federation, Ukraine, Belarus, Kazakhstan, Uzbekistan, Tajikistan, Turkmenistan, Kyrgyzstan and Azerbaijan. Estonia, Latvia and Lithuania, Armenia and Georgia are boycotting it, but local authorities, military personnel and workplaces can decide to hold it and submit their results direct to Moscow.

The QUESTION: "Do you think it necessary to preserve the Union of Soviet Socialist Republics as a renewed federation of equal sovereign republics in which human rights and liberties will be fully guaranteed for all nationalities?" Yes or No.

**KAZAKHSTAN** Voters will be asked this version of the question, which has been recognised as "essentially" the same in meaning: "Do you think it necessary to preserve the Union of Soviet Socialist Republics as a union of equal sovereign states?" Yes or No.

## ADDITIONAL QUESTIONS

Russian Federation: "Do you think it necessary to create the post of Russian president to be elected by popular vote?"

Ukraine: "Do you agree that the Ukraine should participate in the union of sovereign states on the basis of the declaration of the Ukraine's state sovereignty?"

Moscow: "Do you think it necessary for the mayor of Moscow to be directly elected by residents of the city? Yes or No."

Western Ukraine: "Do you want the Ukraine to become an independent state, independently solve all domestic and international issues and ensure equal rights to citizens regardless of their national or religious belief?"

Kamchatka region (Russian Federation): "Do you think it necessary to return to the region's closed status? Yes or No." (It was opened to visitors and foreigners last year, apparently precipitating a rush of goods out of the region.)

## BALTIC REPUBLICS

## Turnout holds key as polling starts

FROM ANATOL LIEVEN IN VILNIUS

VOTING has begun throughout the Baltic republics in the referendum on the future of the Soviet Union. Members of the Russian and Polish speaking minorities are turning up to vote.

Those who support Baltic independence will have voted in the local referenda over the past weeks, and it is expected that the great majority of those voting now will vote for the union and against independence. The question will be the size of the turnout.

In Moscow-controlled "all-union factories", with their mainly Russian speaking workforces, polling booths have been set up and many people already seem to have turned out to vote. There are well-founded fears that this may be influenced by pressure from managers, the Communist party, and fellow workers. Soviet soldiers are also reported to be voting under orders within their bases.

There are also many

## UKRAINE

## Revolution square sees new rebellion

FROM ROBERT SEELY IN KIEV

BARELY two years ago a hundred foot high portrait of Marx, Engels and Lenin was regularly hung from the massive buildings in Kiev's October Revolution Square. Now it is a meeting place for every kind of dissident and in past weeks the centre for debate on tomorrow's Soviet referendum.

"God punishes evil-doers and praises the good. We are doing the opposite in this country," said a pensioner yesterday to a Communist Party pro-referendum campaigner, adding "this country did not go to God, it went to the devil - to Lenin, Stalin and Gorbachev. We should bury Lenin and put today's communists in a museum. Read history young man."

The Communist Party still governs Ukraine's 52 million citizens but the referendum has highlighted the split between the pro-Moscow and pro-independence opposition groups. Across the square Vladimir Koreba, a nationalist campaigner, was busy selling nationalist newsletters - and cursing the Communists. "We want sovereignty based on independence but not with this shower of Communists. The chief of police in Lenin district keeps ordering us to be beaten up, fined and carted off to prison - it is a sign the campaign is going well," he said.

The independence groups represented by the Ukraine's umbrella organisation Rukh, are urging a "no" to President Gorbachev's questions, but some are advising people to vote "yes" to the Republic's own ballot to give them a chance to vote positively for something. Others, including the Republic's largest independent political party are urging a "no" to both questions. The Communists are conducting a low level campaign. Olexandr Baranov a young ideological secretary in a central Kiev district said one of the problems was to persuade people to vote at all.

opportunities for rigging. The Baltic republic governments are refusing to co-operate in the poll, which is being organised by the local Communist parties, pro-Soviet organisations and the armed forces. There are no independent observers apart from a few journalists. Most local councils have refused to hand over voting lists, nor does it seem that the Communists have pressed very hard to get them.

This means that in the polling stations I visited in Vilnius yesterday people simply turned up, passing Soviet policemen at the door, showed their passports, and had their names written down. There was no procedure to check their names, and nothing to prevent them subsequently voting as many times as they wished.

In areas with Communist controlled councils, it seems voting lists are being used. Dr Algirdas Kondraska, chief of the referendum commission at the polling station in Vilnius, admitted: "Misunderstandings are possible, because without lists we cannot control where every man goes. I don't think that the exact percentage is important. We just want to see the general tendency."

There have been no reports of violence in the Baltic republics, although Mr Kondraska and other referendum officials said they had heard of people being threatened with beatings by Lithuanian youths if they went to vote. The Soviet-occupied television station in Vilnius has claimed that agents of the Lithuanian security department have been trying to make lists of voters.

The Soviet referendum cannot give any legitimacy to Soviet rule in the Baltic republics. The Baltic independence movements have made sure of that with their victories in their own referenda on independence held over the past week. What the Soviet referendum can do here is cause a great deal of trouble.

If Moscow chooses to do so, it may be possible to use the Soviet referendum result in some Russian majority areas of the Baltic to split these areas off from the Baltic republics, thereby punishing the republics for leaving the Soviet Union. President Gorbachev has already threatened that if Lithuania leaves, the question of its borders will be raised. This would have explosive implications for borders all over the Soviet Union.



Slovak anger: pro-independence Slovaks hitting a car into which President Havel was bundled by security men when nationalists tried to attack him in Bratislava

## KAZAKHSTAN COALFIELD

## Moscow reply to miners will determine length of stoppage

FROM MARY DEJEVSKY IN KARAGANDA

WITH strikes in the Soviet Union's two largest coalfields of the Ukraine and the Urals showing no signs of fading, the Soviet authorities now face the risk of an indefinite stoppage in the Karaganda coalfield in Kazakhstan. Peace in the mines of Karaganda, which produce much of the country's best quality coal, depends on a draft agreement that miners' leaders are expected to bring back from Moscow today.

The Karaganda miners have five main demands, chief among them a "significant" pay increase to compensate for rising prices. The chairman of the workers' committee in Karaganda, Gennadi Ozorovsky, produced lists of figures calculating the number of calories a miner needed to do his job and remain healthy and further lists showing how much the necessary food would cost when bought in Karaganda.

Because of shortages and rationing of all staple foods in the city's state shops, much has to be bought at far higher prices in the farm market. The workers' committee reckons that a miner needs to spend 270 roubles (£270 at the

official exchange rate) a month on food. This is nearly half the average underground worker's wage, and at least double what the same "basket" of goods would have cost a year ago.

Their other demands are the speedy signing of the union treaty; indexation of wages; improved food supplies; and consultation with the workers before any pit closures. Although some mining areas have advanced political demands, including the resignation of President Gorbachev and his government, Karaganda's demands concentrate on material provision.

Mr Ozorovsky described opinion in the region's pits as finely balanced between those who favoured "striking to the end" and those who wanted to continue working.

The Kazakhstan mines took part in the nationwide stoppage on March 1-2, but returned to work when the management announced that it was stopping all pay to strikers and going to court to have further strikes ruled illegal. The case will be heard on March 24.

The chief villain, in the view of the unofficial miners'

committees, is Albert Salamat, overall director of Karagandagol, the state monopoly mining conglomerate in the region, which also oversees housing, kindergartens and supplies. Mr Salamat, emphasised that in his view the miners had no case. "We have to make them understand," he said, "that we can only raise their pay if they produce more. Only work will bring them what they want."

Mr Salamat said he judged the mood in the pits to be less volatile than during the nationwide wave of strikes in 1989 and claimed that production for the first two months of the year was marginally up on the same period of the previous year.

The 1989 strikes gave miners improved holiday and pension arrangements, a promise of better supplies to mining areas and the possibility of not working on Sundays by arrangement with management, but they claim that the agreement they reached then with the Soviet government has not been fully honoured.

Petr Nefedov, director of Karaganda's largest pit, called the "50th anniversary of the October revolution", disagrees. He said that the free Sundays, which he agreed to across the board, had been the biggest success - and a possible reason why the mood in Karaganda is not yet so openly militant as in the Ukraine.

## Grim monument to system failure

FROM OUR OWN CORRESPONDENT IN KARAGANDA

THIS grim, forbidding centre of the Soviet mining industry is the failure of the Soviet system writ large - where empty shops, tired political slogans and rationing, against a backdrop of dirty snow, combine to convey an impression of hopelessness.

The charmlessness and deprivation of Karaganda, a 20th century city in east-central Kazakhstan and formerly surrounded by the prison camps of the notorious Karlag, can only serve to lower already low morale. The Karagandagol, headquarters of the republic's mining concern, with its large statue of Lenin, is bigger even than the Communist party house, a squat black, indistinguishable from gravel or slagheaps and the pale sky is darkened from the smoke of the coal-fired power station.

With its demeaning service staff and its outworn slogans, Karaganda could be a monument to the perverse results of the Soviet experiment in social and economic planning. As the striking miners and their managers consider their next move, the experiment is by no means over yet.

depicting two figures, one bearing aloft a large lump of coal. It supposedly glorifies the friendship of Russian and Kazakh miners but locally they say it really means: "If you come any closer, I'll kill you". This reflects a mood among those who are supposed to serve the community. It is predominantly surly, unhelpful and at times downright rude, characterised by the barked *nyet*.

Karagandagol runs 26 pits, most of them within a 40-mile radius of the city and several of them in the suburbs, their distinctive outlines clearly visible across the steppe. As winter turns to spring, the snow is black, indistinguishable from gravel or slagheaps and the pale sky is darkened from the smoke of the coal-fired power station.

With its demeaning service staff and its outworn slogans, Karaganda could be a monument to the perverse results of the Soviet experiment in social and economic planning. As the striking miners and their managers consider their next move, the experiment is by no means over yet.

## MOLDAVIA

## Voting as the troops look on

FROM BRUCE CLARK IN KISHINEV

A STEADY stream of residents of Moldavia's capital, Kishinev - mainly from the Russian-speaking community which makes up a slight majority of the city's population - cast their ballots in the referendum on the future of the Soviet Union under the watchful eye of Soviet troops yesterday.

In defiance of Moldavia's republican authorities who are refusing to help organise the poll, polling stations have been in operation at army bases and at large Moscow-controlled factories since Thursday, and some are operating on a 24-hour basis.

Any person who can produce a Soviet passport is being issued with a ballot paper inviting him to vote "Yes" or "No" to the idea of a renewed Soviet federation. There appeared to be nothing to stop citizens from voting twice, at different polling stations, and there was no attempt to restrict participation to residents of Moldavia.

Local people said that hundreds of extra paratroopers and interior ministry peace-keeping forces had been deployed in provincial areas along with armoured cars, ostensibly to protect recruiting offices which have been turned into polling stations.

The Moldavian Popular Front which reflects the nationalist aspirations of republic's ethnic Romanian majority, says that although strongly opposed the referendum, it is calling on its supporters to exercise maximum restraint in the face of probable provocations.

A front spokesman said there were at least two incidents yesterday when their activists were called in to calm tempers among small groups of ethnic Romanians.

"They would not dare cause any trouble here," said a paratrooper officer in central Kishinev. "I am for a renewed union," shouted an old lady as bored young soldiers in full combat kit looked on.

## Serbian opposition steps up pressure on Milosevic regime

FROM ROGER BOYES AND DESSA TREVISAN IN BELGRADE

THE Serbian leadership has launched a counter-offensive against the opposition, trying to split dissident ranks and revoke recent concessions, according to Vuk Draskovic, who heads the protest movement.

Mr Draskovic emphasised that he would keep up the pressure on the ailing regime of Slobodan Milosevic, the Serbian president. Newspapers and television are firing communist directors in an apparent gesture to the student followers of Mr Draskovic, but they are being replaced by other communists. The Serbian Socialist party, the renamed Communist party, said yesterday that Mr Draskovic's Serbian Renewal Movement had "opted for violence

as the shortest way to power". But the communists did not mention the other opposition groups, thus trying to isolate Mr Draskovic and drive a wedge in the dissident coalition.

"They are using the same tactics as Tito did after the student protests of 1968 - he said everything to quieten the protests, then he broke his word. He wrote his promises on ice, then put it next to the fire." But the bulky, bearded writer, aged 45, who led student protests in 1968, warned that if the Milosevic leadership attempted the same again, there would be an explosion. "Over the next few months there will probably be very few changes in television, despite all the promises. The clock will be turned back, but this will provoke new unrest and then either Milosevic will fall, or there will be totalitarianism."

The nationalism of Mr Draskovic is quite different from that of Mr Milosevic. It was not always so, and Mr Draskovic has gone through a complex process of conversion. After the 1968 student rebellion, he was persuaded to join the communists. A week later he started to regret the decision, but stayed in the party until 1981 when he published his first novel, which gave him financial independence.

His nationalism is explicitly anti-communist. It also seems to be based on democratic understanding. On Kosovo: "We cannot give ground on autonomy for the Albanians there. But otherwise, everything else can and should be discussed between the Serbs and the Albanians without inhibition. The Albanian minority should be given all the protection due to a minority." By contrast, Mr Milosevic

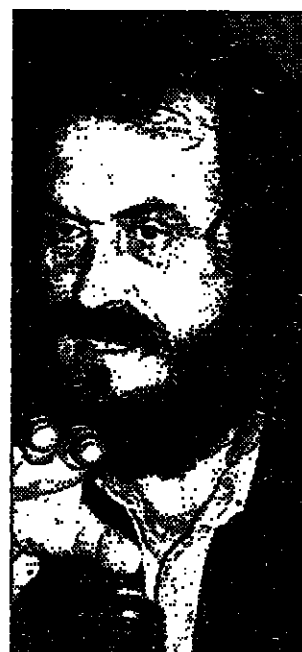
appears to regard Kosovo and the Serbian minorities in other republics, as a useful tool for heating the political temperature. Will the president do it again to wriggle out of his present dilemma?

"I think this particular comrade is capable of anything," Mr Draskovic said. "He is entirely unpredictable." As for the public image of Mr Draskovic as a rabid chauvinist: "This satanic picture of me was created by communist propaganda. Before the election last December, I was projected as a monster who eats Albanians for breakfast, Croats for lunch and Muslims for dinner."

In fact, Mr Draskovic has been holding talks with opposition groups in other republics, including Slovenia. At the end of the month he will travel to Croatia and meet members of the government, whom

he once denounced as fascists, and the opposition there. The timetable of the Serbian revolution is still vague since so much depends on how quickly Mr Milosevic's power base erodes. Mr Draskovic wants elections by the end of the year and does not contemplate any form of power-sharing at least until the president falls. But his party (unlike the communists) is poor: it needs printing machines, facsimile machines, computers and office space.

However, Mr Draskovic has popular support and despite pressure from his coalition partner, the Democratic party, he is unwilling to renounce it. But even he concedes that popularity has risks and not only in political terms: on the night of the demonstrations of March 9, one supporter picked his pocket. He was arrested without a dinar to his name.



Draskovic: ready for counter-offensive



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## Lack of beds made priest share, bishop tells court

From RAY KENNEDY IN JOHANNESBURG

A YOUNG white priest's readiness to share his bed with others demonstrated the extent to which he was prepared to adapt to conditions in Soweto, the sprawling black township outside Johannesburg, his bishop said yesterday.

However, Bishop Peter Storey, head of the Methodist Church of Southern Africa in the southern Transvaal, said that he had advised the Rev Paul Verryn to declare his bedroom private and out-of-bounds to other residents at the manse he administered in the township.

The bishop was called as a state witness yesterday in the Rand Supreme Court trial of Winnie Mandela and three others on charges of kidnapping and assault. They are accused of abducting four youths from the manse in late December, 1988, to Mrs Mandela's home where, according to testimony given by two of them, Mrs Mandela took part in beating them.

One of the four, Stompie Mokhelesi Seipei, aged 14, was murdered and his body dumped in a ditch. Last August, Jerry Richardson, aged 44, the coach of the Mandela United Football Club, Mrs Mandela's bodyguards, was sentenced to death for the killing.

Mrs Mandela, aged 56, wife of Nelson Mandela, the deputy president of the African National Congress, Kholiswa Falei, aged 36, her daughter Nomamelele, aged 18, and John Morgan, aged 61, have denied the charges. The defence says the four youths left the manse voluntarily because of homosexual advances by Mr Verryn.

Bishop Storey said that two months before the alleged kidnapping, Mr Verryn told him that gossip was circulating in Soweto about homosexual activities at the manse. The bishop did not dispute earlier testimony that Mr Verryn invited newcomers to the manse to spend their first night in his double bed with him and another man but said he advised him to keep his bedroom private.

"He found that difficult because of the large numbers of people living there," the bishop said. He added that he did not believe that Mr Verryn was guilty of molesting young people. The shortage of beds necessitated sleeping together.

Early in 1989, while the Methodist church and other community leaders were investigating the alleged abduction, Mr Verryn had been exonerated of allegations that he had sexually abused boys living at the manse.

Bishop Storey described Mr Verryn as "incredibly empathetic" and "very dedicated". He was always ready "to go that second mile".



Storey: advised priest to keep bedroom private

## Dalai Lama in Britain for talks

THE Dalai Lama, the exiled spiritual leader of Tibet, arrives in Britain tomorrow for a visit that will include a controversial meeting with Lord Mackay of Clashfern, the Lord Chancellor. China has protested to Britain that the Dalai Lama is "engaged in activities to split the unity of China". The Foreign Office has dismissed the protests.

Leading article, page 13

## Officers held

Paris — A senior French customs official has condemned the detention of three colleagues, including the deputy head of customs investigation, alleged to have illegally caught drug smugglers by tricking them. They have been charged with breaking drugs laws. Customs chiefs have appealed. (Reuters)

## Torture claim

Mexico City — Torture is still used routinely by Mexico's federal judicial police to extract confessions, in spite of legal reforms passed during the administration of President Salinas, according to a report by the Binational Centre of Human Rights based in Tijuana.

## Floods kill 500

Blantyre — The death toll caused by floods in southern Malawi has risen to more than 500, with more than 150,000 people made homeless, the Malawi news agency said. Rescuers are still searching for hundreds of people reported missing. (Reuters)

## Japan takes tough line with gangsters

From JOANNA PITMAN IN TOKYO

JAPAN'S 89,000 yakuza, Mafia-type gangsters who lop off their fingers to display their loyalty, lead pampered lives. Glamorised on screen and in popular fiction, they have been free to pursue lucrative careers in arms smuggling, drug trafficking, money laundering, prostitution and extortion, largely because the nation's under-burdened statute book contains no laws to prohibit them.

Most Japanese have seen nothing untoward in this legislative black hole, preferring instead to think of the average yakuza as a cross between Robin Hood and James Bond. However, one man at the national police agency is alarmed by the estimated £4 billion in illegal profits that gangsters generate from their activities every year.

Yoshiaki Inoue, a senior superintendent at the criminal investigation bureau has been instrumental in drafting new laws for government approval. He is sure that the yakuza's operations will, for the first time, be categorised as criminal offences.

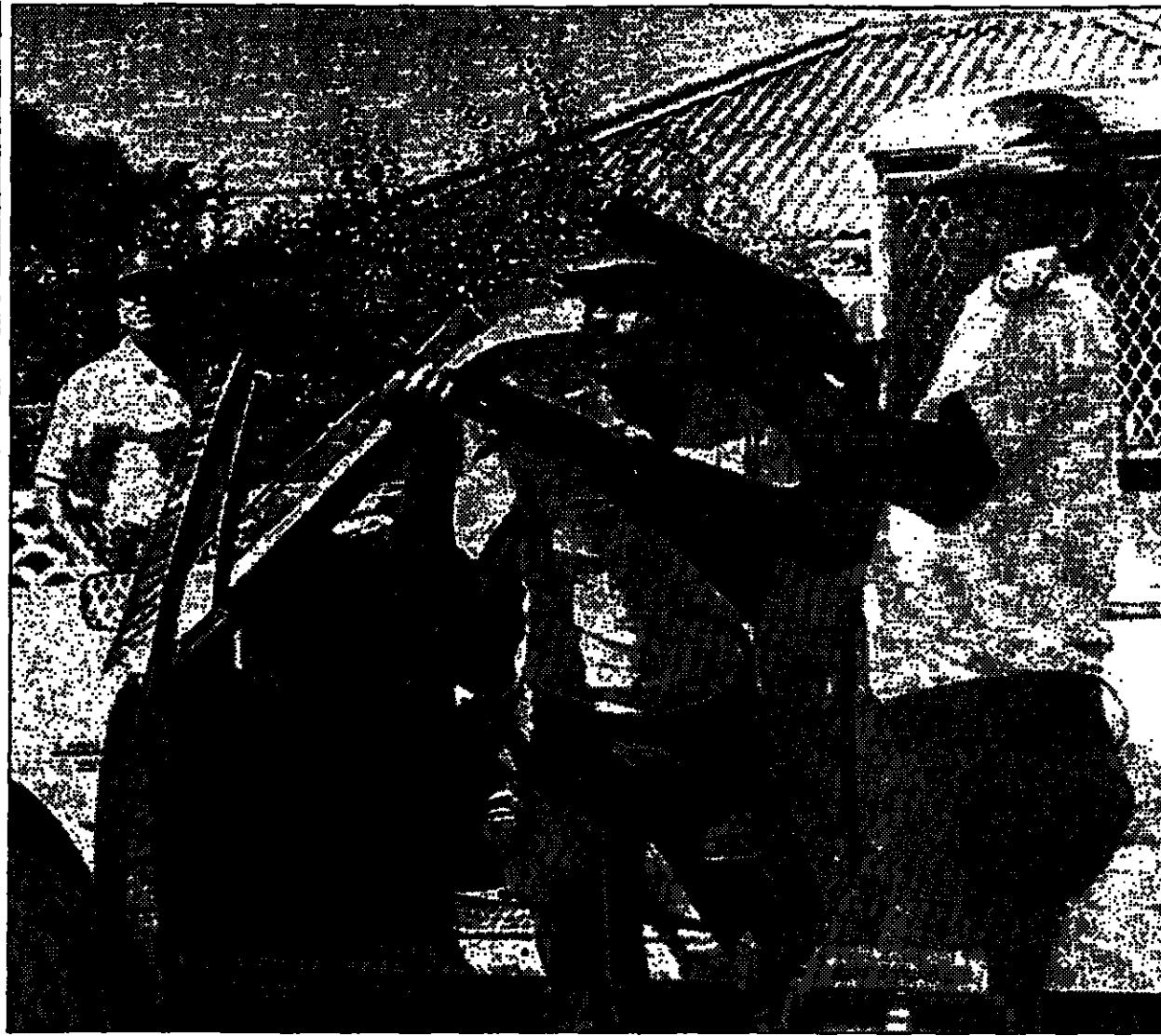
It is not that he wants to see

such fabled syndicate god-fathers as Yoshinori Watanabe, head of the 26,000-strong Yamaguchi-gumi, Japan's most powerful gang, behind bars. Rather, he wants Mr Watanabe and his acolytes to interpret the new laws as a warning to stay out of Tokyo.

Untroubled while they were playing their trade in the western cities of Osaka and Kobe, Mr Inoue has become perturbed that gang warfare has strayed onto the streets of the capital, threatening to tarnish its image as a crime-free showcase.

Mr Inoue is responsible for balancing the delicate relations between the criminal underworld and the police. This cosy relationship allows the yakuza to maintain a monopoly on "unorganised" crime, while keeping narcotics off the streets and crime figures down to record levels.

It is clear from the almost risible penalties attached to the new laws that they are primarily intended to ward off offenders rather than to punish them. Convicted gangsters will be jailed for a year or face fines of less than £4,000.



Bearing arms: riot police with a pump-action shotgun and teargas launcher taking aim at pupils marching in Cape Town yesterday. They were protesting about the dismissal of three teachers. No arrests or injuries were reported

## Somalis march against tide of lawlessness

By MICHAEL KNIFE, DIPLOMATIC CORRESPONDENT

DEMONSTRATIONS have been held in Mogadishu by war-weary Somalis protesting about the collapse of municipal services and the continued factional fighting in the aftermath of the civil war, the state radio reported yesterday.

Six weeks after the overthrow of the Siad Barre dictatorship, there has been little progress in restoring the country to normality and the danger of further strife and famine is growing.

Western aid officials, giving the first detailed assessment of conditions in the country, said in London that there was no effective police or military control, large-scale looting remained a serious problem, water, electricity and fuel supplies were precarious and commercial activity was at a standstill. About one million of Somalia's population of more than six million are believed to be still sheltering in the capital.

Vincent Coulton of Oxfam said: "Clan elders are doing their best to bring what they call the 'young guns in the street' under control, but gun

law prevails at present, particularly at night." Although an interim administration is attempting to reconcile rival armed groups, it remains internationally isolated.

The aid team, which represents 17 agencies and spent ten days in and around the capital, said there was an urgent need for security to be re-established, water and health facilities to be restored and food supplies to resume. If these needs could be met quickly, the situation would be manageable. If not, the population would share the fate of the peoples of Sudan, Ethiopia, Mozambique, Angola, Malawi and Liberia, where long-term relief aid is required.

In spite of the disarray, however, Rick Davies, an aid official, said it was not a case of complete anarchy. The elders of the various clans had set up committees to handle security, distribution of food, and care of the destitute. Water authority technicians had also done a remarkable job in keeping 60 per cent of the city supplied with water.

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QUEEN  
ELIZABETH 2



# Two models of marriage

Those following their instincts, whether in modern marriage or in cohabitation, are more likely to be engaged in this process of discovery today than those trapped by old forms and dead doctrines. Those able to live and love freely may think they are doing just as they please, but paradoxically, the sense of a given shape persists in the repeated and unexpected rediscovery of the truth of the feeling of two in a flesh. And this is a pattern, a metaphysical reality, that is encountered in the experience of sexual love, rather than imposed by society or by outside authority. It is, of course, a pattern with no place for rape, not because the Court of Appeal says so, but because a marriage in which rape is conceivable is no real marriage.

The metaphysical concept of marriage, for all the assaults on it, refuses to die. It refuses to let the church or the law, St Augustine or

# MATTHEW PARRIS

"Where else," he muses, "does the Hurd's writ run?" In Europe, plainly — the foreign secretary has even been asked to help arrange a "collective response" to "the democratic aspirations of the peoples of the Baltic states" — but not just in Europe. Our visitor's eye falls on an enquiry submitted by the tribune from the earthlings of Barnsley Central, who seem to want a state-

This may not leave him time to sort out Yugoslavia and report to Richmond, Yorks for (and our Marian gasps with admiration) the Hurd's next job takes him into outer space, the better to determine, as N. Bedfordshire insists, "his policy on securing an international convention on climate change".

The novelists have got it wrong. "Take me to your Hurd" is the only sensible request.

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains.


## Gorbachev may lose the Soviet referendum, says Mary Dejevsky

become poorer and the supply system less reliable if the union breaks up is met with disbelief: how can things be worse than they are now? The argument that if broken up the bloc will cease to be a superpower has met a cynical challenge. "What price superpower status after the American performance in the Gulf?" people ask. "What good is a superpower if it can't feed its

**Union Treaty.** In Kazakhstan, the largest central Asian republic, the wording of the question has been changed so as to safeguard the republic's status as a "sovereign state" in the coming negotiations to finalise the

own political reasons, a "no" vote would not automatically mean the break-up of the Soviet Union. But it would demonstrate once and for all that Soviet voters can no longer be easily manipulated and that the once-mighty Soviet propaganda machine has been overwhelmed, perhaps for good.

**W**ith a gauche, almost lurid sense of timing, several grand London hotels have striven

[illegible]

*Peter Brookes*

**Chefs and custo**

saucers that could disguise ingredients which the chef of the time instinctively, and probably rightly, mistrusted. At first, this was the great strength of their cooking; its registration meant food was at least past its regional boundaries to conquer the upper-class world. And any number of chefs could be taught exactly the right way to make the dishes.

The arrival of nouvelle cuisine in the 1970s, and the publicity it generated, gave hotels the opportunity to make staff chefs. Though the cuisine was more scoffed at


## Chefs and customers have gained in the scramble to lure culinary stars into the kitchen, says Drew Smith

generation of young cooks, by general assent a quite exceptional generation, who are increasingly asserting themselves.

David Levin of the Capital hotel near Harrods in Knightsbridge has had three top chefs at the hotel over 21 years. He admits that finding the right chef is a headache: "There is a natural period when a chef should move on, but

it creates a hiatus that can be quite brutal, both financially and personally. The difficulty now is that the cooking is different. It is a lot more individual. The trouble is it is so personal you can't mime it

## Taxing wait



With the Budget night it is especially pleasant to record one man's victory over the VAT man, especially if the man is the VAT man. Count von Helldorf, a man of justice has just ruled in favour of Max Witzemann, who in 1981 was caught smuggling forged dollar bills. Witzemann paid the penalty of going to to prison, only to find the customs authorities billing him for VAT on his lost hoard. After a decade of argument, in which Count von Helldorf claimed tax was due because the notes were forged outside the EC, the court has finally made its judgment. In future, counterfeit notes will be exempt from VAT, regardless of their country of origin.

**A** debt that is centuries old will be repaid tomorrow on St Patrick's Day in the fishing village of Skerries in County Dublin. According to legend, when the saint arrived there in the 5th century, villagers stole, roasted and ate his goat. When Patrick came looking for it the cuprits denied the crime, but the truth became clear when the creature heard its master's saintly voice and started bleating from inside the villagers' stomachs.

Some 50 years ago, the mythical event was commemorated when a small goat was carried below a statue of the saint in the local church. The locals objected to

our first international. Two matches against the Irish Dail were called off at short notice, the first because of a frozen pitch, the second because they called a general election." Despite the lack of match practice, he has no hesitation in predicting a repeat of 1915. "The winner's cup will be on its way to Westminster," he says. Provocatively, the cup has been named the Agincourt Memorial

● **British Aerospace** was due to meet union officials to discuss further redundancies at its Preston plant, just as polling booths opened in the by-election in neighbouring Ribble Valley. Union officials were bracing themselves for 2,000 job losses, many affecting workers in the engineering unit. But out of

the Constituency. use. But, due to the blue, and without any explanation, BAE cancelled the meeting the night before. Pure coincidence and nothing to do with the by-election, insists a spokesman. The meeting has now been reconvened for next Tuesday, when the job losses will be overshadowed by the excitement of the Budget.

## Unembraced

**T**he Royal Anthropological Institute has been attacked by feminist anthropologists objecting to the title of its learned journal, *Man*. After a series of complaints Tim Ingold, the editor, has been forced to pen an edi-

"It's going to be hard to find anything as short and pithy as *Man*," sighs Jonathan Benthall, the institute's director. "I thought of *Humana*, but unfortunately that is the name of a hospital." A decision will eventually be made by the institute's council. How accommodating that council will be remains to be seen. *CE* is 35

NOT AT H

[illegible]

# LIFE AFTER

[illegible]

**JEWEL**

It was probably neither the  
of Tudor propaganda nor the gra  
in his prime cherished by his fa  
Richard III Society. Few histor  
Shakespeare's portrait of a cru  
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and lower case, but his th  
great Richard III was portrai  
grated writer of their day. So  
accounts, with Bacon's life o  
Shakespeare. Until re  
historians of Richard III.  
uniformly negative portrayal w  
be questioned. Authoritative  
and historians are mostly wrong  
Richard's supposed crimes  
information campaign. His story  
is likely to have been similar  
to his short chaotic reign  
showed himself a vigorous admin





## NOT AT HOME TO TIBET

When John Major visited Moscow earlier this month, he properly insisted on meeting representatives of the Baltic republics and reminding President Gorbachev that Britain had never recognised their annexation by the Soviet Union. Tomorrow the political and spiritual leader of another illegally annexed country arrives in Britain. The government takes pride in the fact that, alone among Western democracies, Britain has never recognised Chinese sovereignty over Tibet, which China invaded in 1949 and has occupied with much brutality, causing the deaths of a reported sixth of its population. Neither Downing Street nor the Foreign Office will receive the Dalai Lama.

The reasons given are logically threadbare. Acting on Foreign Office advice, Mr Major says that "it would not be right" to meet the Dalai Lama because he is regarded by his followers as the leader of a government-in-exile with which Britain has no dealings. On that basis, no minister should have received representatives of the PLO or, before its legalisation, the African National Congress. The Dalai Lama is moreover a man of great moral distinction, a Nobel prizewinner who, unlike the PLO or the ANC, has unwaveringly advocated the non-violent settlement of disputes.

Mr Major also objects that the Dalai Lama has "aspirations for self-determination for Tibet" which no government has endorsed. This argument is in the worst Foreign Office tradition. To placate China, Britain has spent much of this century retreating from Lord Curzon's recognition of Tibet's de facto independence in 1920. When China invaded Tibet, Britain was instrumental in blocking the Dalai Lama's appeal to the United Nations. But in 1961 and again in 1965, Britain voted for UN General Assembly resolutions which upheld the Tibetan people's "right to self-determination". The

Dalai Lama, who is a thoroughly realistic man, actually seeks something less: self-governing autonomy that would cede responsibility for foreign policy to China. This is entirely consonant with official British policy, which has defined Tibet since 1943 as "an autonomous region in which the Chinese have a special interest". That never meant accepting China's right to occupy Tibet, destroy 6,000 monasteries and torture and execute its people. Britain recognised China's "special interest" only on condition that China respected Tibetan autonomy, including its right "to exchange diplomatic representatives with other powers".

British smokescreening does nobody credit. This is a pointless appeasement of China's vociferous protests against the Dalai Lama's visit. It is pointless because the Chinese will be furious anyway. Despite the PLO's best efforts, he will meet the Prince of Wales at an environmental conference, the Lord Chancellor (chairman of a meeting that the Lama is addressing), the Speaker, Neil Kinnock and the Duke of Gloucester. Of what is the British government so afraid?

If commercial self-interest is the spur, China has a solid record of buying when the terms are right, regardless of wider political considerations. If the anxiety centres on Hong Kong, Britain will do no good for the colony's chances of securing Chinese respect for its autonomy after 1997 by failing to uphold Tibet's rights. Britain advocates dialogue between China and Tibet, but how can that be taken seriously when Britain will not talk to Tibet's universally respected leader? Mr Major has been led by the nose by his old detractors in the Foreign Office. He should meet the Dalai Lama himself, or at least tell Douglas Hurd to do so. Mr Hurd is about to go to Peking. What more robust beginning to his trip?

## LIFE AFTER POLL TAX: 6

As Michael Heseltine continues his spirited retreat from the poll tax, he is still optimistically planning a new structure for local government generally. He is searching for new structures, new boundaries, new freedoms. He is pondering new forms of accountability. Despite the centralisation of the Thatcher years, councils are responsible for over a quarter of total government expenditure. Mr Heseltine is even pondering whether the public should be allowed to choose what type of council suits their local needs. Not for 25 years has local government in Britain faced such opportunity.

Unlike the return to the rates - in essence a matter of political courage - structural reform to the boundaries and functions of local government requires consultation and debate. The principle that should underlie it has already been set out in leaders in *The Times*, that of maximum delegation from Whitehall to democratically robust councils whose size and duties reflect local identity and the likelihood of local participation rather than administrative convenience.

Ever since the Redcliffe-Maud debate of the 1960s, convenience has been dominant, in particular the concept of an "ideal size" for an administrative unit. From 1894 to the mid-1970s, Britain had single-tier councils - county boroughs - for towns and cities of roughly 75,000 people or more, and two tiers of government (counties and rural/urban districts) in the countryside. Peter Walker disrupted this structure by installing two tiers in urban areas. This innovation has been regretted and, mostly, abandoned. The metropolitan counties have been abolished, leaving metropolitan districts as single-tier authorities but with joint authorities for certain regional services.

Mr Heseltine could save himself much bother straight away by declaring himself in favour of diversity. Towns run themselves best on a single-tier basis. In counties the distinction in jurisdiction between county and district levels is a natural one. This distinction is reflected in services, for instance between schools and roads on the

one hand and local cleaning and development control on the other. No less important, it is reflected in people's sense of identity. "I live in Sharnbury in the county of Dorset" implies a shared loyalty and the acceptance of two-tier local government.

Despite the efforts of Mr Walker in 1972, the abolished counties of Rutland and East Riding have refused to die. The invented ones of Avon and Humberside have refused to live. The citizenry has exercised a democratic right not to be told how and by whom it will be governed. The Redcliffe-Maud concept of a "convenient" size of local units, fixed to an administrative template, has been defied by political custom and practice. (How would Parliament react if Brussels announced that Scotland would now start at the Tyne?)

Small can be efficient. Local government in Britain often provides services more effectively than central government. Contracted-out services mean that the average population of district authorities, 120,000, is unnecessarily large. If Liechtenstein can survive prosperously as a principality, then surely the (more populous) Rutland is entitled at least to be a county. If services must be bought in from neighbouring areas, so be it. Many old boroughs that are now districts could opt for metropolitan district status, in effect restoring them as county boroughs, without an act of Parliament. Many towns of fewer than the 75,000 minimum could opt for all-purpose status, with perhaps only strategic planning and major roads remaining with the surrounding counties.

A new structure should conform to local identity and local wishes. Local government need not be big. Britain has the biggest and least autonomous units in Europe - and the lowest participation in elections, roughly 40 per cent against a West European average of 60 per cent. Smaller units, whether in town or country, are the key to restoring vigour to local politics. If that is inconvenient for Whitehall bureaucrats, so much the worse for them.

## JEWEL OF YORK

Richard III was probably neither the monster of Tudor propaganda nor the great king cut off in his prime cherished by his fan club, the Richard III Society. Few historians believe that Shakespeare's portrait of a cruel usurper was rooted in fact rather than propaganda. Most judge him simply as a man of his time.

The display in York this week of the Middleham Jewel, one of the few artefacts which can be linked to the last Yorkist king, has given the dispute an unexpected urgency. Unless a native buyer for this pendant (worth £2.5 million and reputed to have magic powers, despite failing Richard) can be found by April 17, it will be exported. So the issue is real: is Britain about to lose a relic of a great monarch, or is it good riddance to a murderer's loot?

Few people would know much of this obscure king, and fewer care, but for the coincidence that Richard III was portrayed by two of the greatest writers of their day, Sir Thomas More and Shakespeare. Until recently these accounts, with Bacon's life of Richard's conqueror Henry Tudor, have set the tone for later historians of Richard III.

Such a uniformly negative portrayal was bound to be questioned. Authoritarian regimes are much given to historiographical distortion and historians are rightly sceptical of the dynastic ideologies of early modern England. Richard's supposed physical disabilities may have been invented by a Tudor disinformation campaign. His moral deformation is likely to have been similarly exaggerated. In his short chaotic reign, Richard proved himself a vigorous admin-

istrator. Death on Bosworth Field came too soon for him to have made a mark on his country, but he understood the need for and foreshadowed the reforms of the Tudors.

The case against Richard for conspiracy to murder remains formidable. Murder was common in the wars of the Roses, but Richard's family was unusually bloody. His elder brother Edward IV had their sibling Clarence drowned and massacred his prisoners after Tewkesbury. Poor, mad Henry VI died of a "broken heart" on the day he arrived at the Tower in 1471.

Richard, who was said to have been involved in all these crimes, may have been innocent of them. But as regent and king he could not evade responsibility for the judicial murders of Rivers, Grey, Hastings and Buckingham, only the last of whom could justly be accused of treason. As for the princes in the Tower: their murder marked a low point in English history. Richard may not have given the order, as Henry II claimed not to have ordered Becket to be killed. But unlike his Plantagenet ancestor, Richard seems to have shown no remorse, though he was the princes' uncle and guardian. He alone had an obvious motive.

The English may echo Richard III - "I am not in the giving vein today" - and permit the Middleham Jewel to go abroad, perhaps to America, where there are many Ricardians. "There is no creature loves me," said Shakespeare's Richard, "And if I die, no soul shall pity me." Whatever he was like in the flesh, as the finest villain in all literature Richard has earned a gesture of forgiveness. His jewel belongs in the Tower of London.

## LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 071-782 5000

### Building a future with Germany

From the Director of the European Movement

Sir, Mr Major's speech in Bonn (report, March 12) should be warmly welcomed, both for its psychological impact upon our Community partners and because it signals a return by the British government to a sense of reality. The irony of the past decade has been the caricaturing of those in favour of European Union as deluded visionaries as opposed to the hard-headed realists supposedly committed to defending British sovereignty at all costs.

The truth is almost the exact opposite: the rhetorical flourishes of Mrs Thatcher's Bruges speech served only to divorce us from the mainstream of European thinking and damage our political and commercial interests. The Bruges Group has attempted to keep alive this reactionary romanticism.

Thankfully, sanity has returned and Britain can now play its full part in the process of European integration. Not only will this be good for British interests but it carries increasingly the support of the British people. The European Commission's Eurobarometer poll, taken between October and December last year, showed 74 per cent of Britons in favour of European unification as opposed to 15 per cent against and 11 per cent undecided. The government is, at last, reflecting the good sense of the British people.

Yours faithfully,  
PETER LUFF, Director,  
The European Movement,  
1 Whitehall Place, SW1,  
March 12.

From the Secretary of the Bruges Group

Sir, Reports in your newspaper of the successful "summit" between John Major, the prime minister, and Chancellor Kohl are cause for quiet satisfaction amongst those who plan, co-ordinate and execute our foreign policy.

For now, despite what at first appear to be quite substantial differences of policy between our two countries, we shall reasonably be able to expect some German concessions to British sensitivity over the questions of monetary and political union.

Yours faithfully,  
PATRICK ROBERTSON,  
Secretary,  
The Bruges Group,  
Suite 102, Whitehall Court,  
Westminster, SW1,  
March 14.

From Mr Alan Donnelly,  
MEP for Tyne and Wear  
(Socialist Group (Labour))

Sir, We are witnessing a turning point in the government's policies on Europe, or has, despite the prime minister's Bruges speech, nothing really changed? The answer, whatever the stylish rhetoric from John Major about the need for "social responsibility" and "successful individualism", lies in the government's practical attitudes to the Social Charter and to the Commission's directives that seek to put the charter into practice.

From Miss Hilary Muggridge

Sir, You report (Diary, March 13) that Mrs Thatcher is likely to receive £27,000 per speaking engagement on the international lecture circuit. We in the UK ought to be grateful that we have had the privilege of hearing her address the nation for the past 11 years, absolutely free of charge.

We didn't realise how lucky we were.

Yours etc.,  
HILARY MUGGRIDGE,  
2 Princess Road, NW1,  
March 13.

From Mr Roland T. Lawrence

Sir, It occurs to me that the present activities of Mrs Thatcher (not to mention those of her predecessor) provide an excellent justification for the ancient Athenian practice of "ostracism" - that is the banishment of a defunct political leader to a remote place for a period of five or ten years, so that he ceased to be a disruptive influence.

Yours faithfully,  
ROLAND LAWRENCE,  
High Gable, Bassettbury Lane,  
High Wycombe,  
Buckinghamshire,  
March 12.

Imposition on books

From Mr John Gillard Watson

Sir, Until the end of 1990, the copies of books for the legal deposit libraries had to be sent by the publishers to the agent for these libraries in London.

Now, I learn, only the copies for the five deposit libraries in the UK - the Bodleian, Cambridge University Library, the National Library of Wales and the National Library of Scotland - and one abroad (Trinity College Dublin) are to be sent to the agent; that for the British Library must be sent to Boston Spa, in Yorkshire.

It is not only the publishers who will be hit by this separate imposition. Taxpayers will be required to finance the dispatch of books deposited at Boston Spa back to the British Library in London and book-purchasers will presumably face higher prices when publishers seek to cover their added expenses.

Yours etc.,  
JOHN GILLARD WATSON,  
11 Pennington Buildings,  
Oxford,  
March 6.

### Right monopoly for marketing milk

From the President of the National Dairywomen's Association

Sir, Your comments on the future of the Milk Marketing Board ("The pinta racket", March 8) are robust and not excessively constrained by the facts. Members of this association, who pay the MMB the highest price for milk will, nevertheless, be grateful to you for emphasising the importance of replacing the existing arrangements with a fully competitive system.

It is not surprising that the MMB should want a voluntary monopoly in place of the existing statutory monopoly, nor that they wish to retain direct control over Dairy Crest (the wholly-owned subsidiary of the MMB) and its substantial share of the market. What is surprising and of considerable concern to dairywomen, is that the minister shows no sign of opposing these ambitions.

The existing milk marketing system does indeed rest uneasily in a free-market environment, but there is at least statutory control over the present monopoly. If the statutory controls go, the monopoly must also go.

Dairywomen are not reluctant to compete with each other to buy milk, as they already compete to sell it; the consumers' interest will be well served only if milk producers or their co-operatives also have to compete with each other to supply dairies and are prevented from

controlling the market through a potentially dominant subsidiary.

Yours faithfully,  
FRANK BLAKE, President,  
National Dairywomen's Association,  
19 Cornwell Terrace, NW1.

From Mr Robert Saunders

Sir, The MMB's statutory monopoly has enabled it to pay the same, subject only to quality, for milk from small remote producers as for large producers situated close to the market. Voluntary co-operatives or producer-owned companies, whatever their other merits, would be unable to do this. They would be forced to have regard for the hard economic fact that it costs more to move milk a long distance than a short one and that it is more economic to collect one consignment of a thousand gallons than ten of a hundred gallons.

Moreover, in a free market many well-situated larger producers would undoubtedly sell direct to one of the large dairy companies, leaving the farmer-controlled organisations with only the least economic milk. This would mean that the smaller farmer, who is already finding it extremely difficult to make ends meet, would be forced out of business and milk production would soon become the monopoly of those of us who farm on a larger scale.

Yours faithfully,  
ROBERT SAUNDERS,  
Friar Mayne Farm,  
Broadmayne, Dorchester, Dorset.

Motorway disasters

From Professor Miles Irving

Sir, Scenes on the M4 depicted in today's newspapers are reminiscent of those we have been seeing from the Gulf. The difference is that the Gulf war is now over whereas the carnage on our roads will continue to produce 100 deaths a week for the foreseeable future.

In 1989 this college produced a report entitled "Accident prevention - a social responsibility". The report and its recommendations were, to all intents and purposes, ignored by the media and Parliament. The report indicated that events like yesterday's were not "an accident" but were a direct result of deliberate decisions by drivers to proceed at high speed in dangerous conditions inside vehicles built to travel at over 100 miles an hour. Such behaviour is currently socially acceptable as shown by the fact that when it terminates in death or injury it is called "an accident".

There are two principal ways that such incidents can be prevented. One is for the government to legislate for a reduction in the speed limit and lifetime bans for dan-

gerous driving and for the construction of vehicles that will not go over 70 mph.

The other is a campaign for any irresponsible behaviour on the roads to become as socially unacceptable as drinking and driving has become. As MPs and vehicle manufacturers are unlikely to agree to the former approach, at least in the short term, then the latter must become a priority.

Yours sincerely,  
MILES IRVING  
(Chairman, External Affairs Board),  
The Royal College of Surgeons  
of England,  
35-43 Lincoln's Inn Fields, WC2,  
March 14.

From Mrs Harold Greenberg

Sir, Motorway pile-ups might be less frequent if, when visibility is poor, exits were kept open but entrances were closed. This is the practice on many toll-roads in the United States.

Yours faithfully,  
LOUISE GREENBERG,  
The End House,  
Church Crescent, N3,  
March 14.

Sex offenders

From Mr M. J. Ward

Sir, At long last the government has produced an assessment and treatment programme for imprisoned sex offenders that will be widely welcomed (report, March 5). Up to now the effect of prison has been to reinforce offending behaviour. Confined together for long periods, offenders have often built a mutually supportive denial that their behaviour has been harmful to society or their victims.

In contrast, demanding programmes of work for sex offenders have been developed in a number of probation areas, run in partnership with community psychiatric nurses, social workers, psychologists and educationists. More could be done

throughout the country, provided that the government wills the means.

For the 800 or so sex offenders now in prison for one to four years and not covered by the government's programme, release arrangements should provide guaranteed probation supervision. It is a weakness of the Criminal Justice Bill that such offenders are not required before release to give consent to supervision, or even a forward address to enable probation officers to keep track of them.

Yours sincerely,  
MICHAEL WARD  
(Assistant General Secretary),  
Association of Chief Officers  
of Probation,  
51 Borough High Street, SE1,  
March 5.

Recognising jazz

From Mr David Blamey

Sir, A happy first birthday to Jazz FM, and long may it rest in peace ("Re-launching all that jazz", Media, February 27). The new programming schedule introduced this week at the outset of the station's second year of broadcasting has shattered any hopes of jazz music being at last recognised as a serious contemporary music force to the wider audience of this country.

Instead of taking the opportunity to air the enormous variety of progressive jazz being made today and celebrating what is the best from the cutting-edge of the past, the new schedule looks set to actively promote the dull, conservative, middle-of-the-road stuff that gives jazz

music such a negative image to young and old alike.

The dedicated listener is now expected to tune in after 10pm to enjoy what are labelled as "specialist" jazz forms - surely the slot with the smallest expected audience of the day. As usual the innocent victim of this new policy will be the level of cultural awareness amongst the public at large.

I for one won't be suffering day-long doses of jazz porridge, seasoned with banal advertisements. No, I'll be tuning in elsewhere and praying for a decent pirate radio station to start broadcasting in my area.

Yours sincerely,  
DAVID BLAMEY,  
45 Handford Road, SW5,  
March 4.

Fellow feeling

From Brigadier Robin Rhoderick-Jones

Sir, Is Arthur Scargill going to recommend that the National Union of Mineworkers contribute £1 million (as indeed any assistance) to the Soviet miners during strike action (report, March 12)?

Yours equitably,  
ROBIN RHODERICK-JONES,  
Sheldon Court, Sheldon,  
Horniton, Devon,  
March 12.

From Mr Jon Adams

Sir, Can we assume that welfare donations from the National Union of Mineworkers to their brothers in the Ukraine will also have to go via Paris?

Yours faithfully,  
JON ADAMS,  
32 Albany Road,  
Sittingbourne, Kent,  
March 13.

Letters to the editor should carry a daytime telephone number. They may be sent to a fax number - (071 782 5046).











# Harrowing time for Gummer

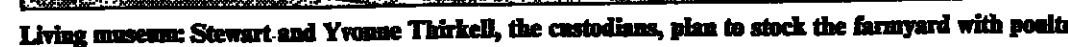
harrows round the field for the last time, I ponder again: nice chap— pity about the shoes. Start trusting a farming minister in shiny shoes and before we know where we are we'll be confiding in a bank manager who wears trainers. Which rambling thought brought me to the end of my harrowing and my first year as a farmer. The field was as smooth as an iced cake. I might put a candle in the middle of it and have a private celebration.



Drawn  
to the  
original

have gone to waste. Now the firm is reopening with a working printing studio in an outhouse where visitors will be able to watch printer Chris Bacon carry on Bewick's craft by methods that would have been known, surrounded by the sharp lined oil smell of printer's ink, concocted on the premises according to the traditional recipe.

Stewart and Yvonne Thirkel, the resident custodians, plan to stock the cobbled farmyard with poultry and pigs, like those that



word drawing", he scribbled incessantly on the margins of his slate at school, chalked on the tombstones in the churchyard and in the evenings "scorched my face" chalking beasts and birds all over the kitchen hearthstone.

Slate, pencils and chalk: his first apprenticeship was in inscribing lights of light upon darkness.

● **Cherrybarn is 11 miles west of Newcastle-upon-Tyne, on the A69 to Mickleby. It is open from March 21 to October 30. Closed Mondays except bank holidays. Adult admission £1.80.**

*The view  
across  
the valley  
must look  
much the  
same as  
it did in  
his time*

ive clumsiness to the height of expressiveness. This was a little more than the truth (undue modesty was something that never afflicted him), but it is true that he was the first to see fully all that the wood-block could do. At the same time, he contrived to retain the vitality that the old chap-book woodcuts had had.

● **Cherryburn** is 11 miles west of Newcastle-upon-Tyne, on the A69 to Mickley. It is open from March 2 to October 30. Closed Mondays except bank holidays. Adult admission £1.80.

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**P**lenty of other conservation issues need urgent government action, however. These include the piecemeal destruction of estuaries, the loss of heathland, the draining of wetland, the regular loss of sizes of scientific interest, threats to seabirds through gill-net fishing and insensitively planned oil exploration, the need to pay farmers for conservation as well as food production, the valuing of roads and commerce over conservation, and on, and on.

A campaign against illegal poisoning is a fine thing. Two cheers for the government.

**SIMON BARNES**

- The conservation campaign leaflet, "Stop Illegal Poisoning", is available from MAF Publications, London SE99 7TP (081-694 8862).
- What's about: Birders — fine weather could bring any of the big three early summer arrivals: sand-martin, wheatear and chiffchaff. Twitchers — two-barred crossbill (second ever for Wales) in Cloacogog Forest, near Denby, Chryd. Flock of 20 Arctic redpoll (biggest ever in Britain) at Norwich. Details from Bird-line 0898 700222.

walk: Guided tour of the Botanical Society's garden to view flowering trees and shrubs, including many rhododendrons. Free (0483 224234). Today, 10.30 am-12 noon.

**WEEK**

**Pruning Workshop on conifers**  
Froths, thins and hanging  
trees, early spring walk at  
Garden, Great Torrington,  
Devon (0805 240657); Wed, walk  
10.30 am-2pm. Shrub pruning at  
R. Gledits, Sarragette (0423  
2585) 2 pm. Gledits's ques-  
tion: New Botanic Gardens, South  
-336 2133; Wed 7pm.

**JUDY FROTHING**

**JUDY FROSHAUG**



# Pavilioned in modernist splendour

Bexhill-on-Sea's most significant contribution to 20th century architecture is back in the news. Callum Murray reports

Bexhill-on-Sea, on the Sussex coast, is not one of those seaside resorts that go in for providing instant gratification. Unlike Hastings, to the east, and Brighton, to the west, it has no pier and few fruit machines or souvenir shops. What grand hotels there were have mostly been converted into retirement apartments. There is no nudist beach. This is a town that distrusts novelties.

So it seems a curious irony that Bexhill's name should be associated with one of the first, and best, British monuments to International Modernism, that most novel of architectural styles. The De La Warr Pavilion was completed in 1935 to the design of Erich Mendelsohn, the eminent German modernist architect, and his British partner Serge Chermayeff.

Isolated on the seaford, gleaming white against the red-brick and gabled backdrop of the predominantly Edwardian town, the building attracted criticism from the start. In the first volume of his wartime memoirs, Spike Milligan, who was stationed at Bexhill, called it "a fine modern building with absolutely no architectural merit at all". Remembering the time it was damaged by a bomb, he also wrote: "The plane that dropped it was said to have been chartered by the Royal Institute of Architects, piloted by Sir Hugh Casson with John Betjeman as bomb-sir."

More recently, the pavilion has been the target of a different kind of abuse, one critic complaining that its architectural purity has "given way everywhere to patterned carpet, flock wallpaper and battered plastic, the ambience of a cheap curry house".

The pavilion is named after the 9th Earl De La Warr. He was a socialist mayor of Bexhill who believed that in order to compete with rival

British and French resorts the town needed an entertainment hall. So in 1933 an architectural competition was held, with a brief specifying that the building should be "simple, light in appearance and attractive", and that "heavy stone-work is not desirable". The pavilion is still owned by the local council, and used for entertainments.

Much of the south facade, including the famous curved glass staircase, is now under scaffolding. The innovative steel structure beneath its concrete cladding is suffering from corrosion caused by water penetration. D.F. Powell, the council's chief executive, is philosophical about the costs of repair, which are estimated at about £3 million over a five-year period.

"When you inherit works of art, you take the responsibility of keeping them in shape," he says.

In the meantime, the pavilion's entertainment programme continues unabated.

**One critic said the pavilion had now acquired the ambience of 'a cheap curry house'**

can't see what all the fuss is about. "It's that circular stair," says Frederick Walton, who retired to Bexhill seven years ago. "If it wasn't for that, it would be the same as any other building."

To be fair, successive layers of embellishment have obscured the original, clean-lined character of the interior with an atmosphere its architect must surely never have intended: coziness. But two years ago a trust was formed which has just persuaded the council to allow it to draw up a strategy for the restoration of the interior, to complement the work going on outside.

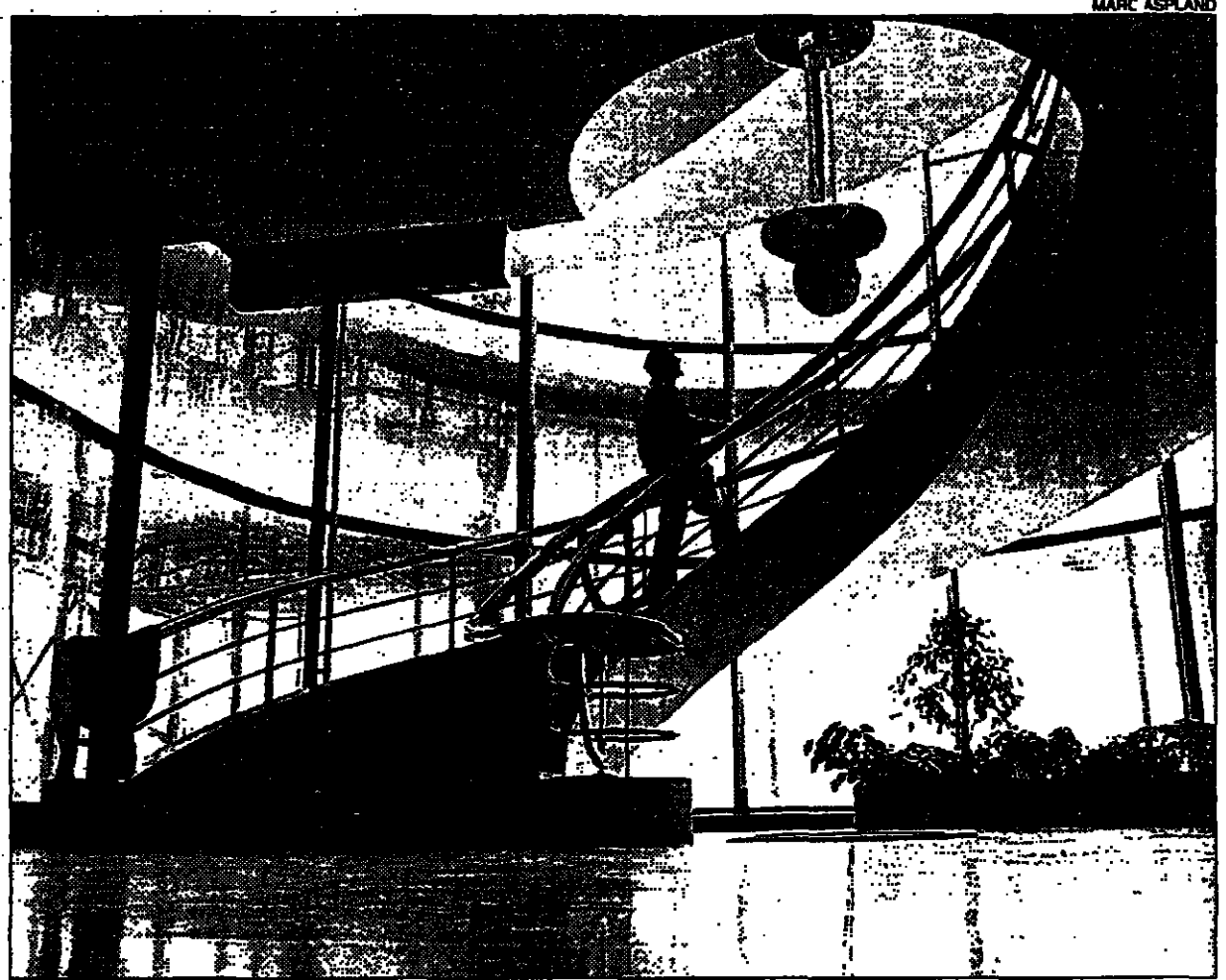
"The building needs to be restored to its beautiful, clean lines," says Peter Evenden, the chairman of the Pavilion Trust. But he stresses that the aim of the restoration will be to "try to retain the integrity of the original concept, while accepting that times have changed, that the building wants to remain alive and in use".

What does this mean in practice? "I don't know what else they could do to make this place better than it is now," Mr Walton says reflectively. "Most people I know are completely satisfied with it."

Some people think such entertainment unworthy of a Grade I-listed modernist building. But the building is a highbrow building with a loyal, but resolutely middlebrow, clientele. You have only to look at the notice board: "Come Sequence Dancing with Irene and Percy"; "Over 55? Joints stuff? Why not tone up with musical movements?"

Bexhill is a retirement town. On a typical weekday lunchtime, you can expect to find the yellow leatherette-furnished bar packed with the over-55s assembling for a bridge afternoon.

Are they aware of the innovative nature of the building they are revoking and double-jumping in? One man, at least,



Sweeping architectural statement: interior of the De La Warr Pavilion, completed in 1935, with its circular staircase

## Events in town

### THIS WEEKEND

□ Ideal Home exhibition: This weekend, a holiday and travel show and the BBC Gardener's World team. Earls Court, London SW5 (071-385 1200) until Apr 7, daily 10am-8pm, late opening until 10pm Thurs, £3, child £2.

□ National shire horse show: Largest heavy horse show in the world. East of England showgrounds, Peterborough (0733 244451). Today from 8.30am. Admission before 1pm £3.50, child £2.50; after 1pm £3, child £1.50.

□ World circus convention: Performances in the Alexandra Theatre and Big Top today and tomorrow. Gaiety performances this evening, 5pm and 8pm. Bognor Regis Centre, Bognor Regis, West Sussex (0243 865331). Today, £2-20; tomorrow, £1-4.

### NEXT WEEK

□ Drizzle: spring equinox. Modern druids follow the ancient ceremony and rituals. Tower Hill terrace, London EC3. Thurs 12 noon; admission free.

□ Kew Winter lectures: Penultimate lecture, given by Dr David Cutler on "Plants Through the Microscope". Royal Botanic Gardens, Kew, Richmond, Surrey. Fri 7pm. Tickets from the Kew shop or by post from Christine Brandt, enclosing cheque and see. Further information on 081-940 1171.

JUDY FROSHAUG



Beside the seaside: middlebrow entertainments at the pavilion

## Help: Thomasina Tarling, gardener

### Growing into a small size

THOMASINA Tarling designs and makes gardens for small and tricky spaces, on rooftops, down passages, in yards or balconies.

Many of Mrs Tarling's gardens are housed in containers - rooftops do not allow for much else - but they are designed for climbing and rambling just as if they were planted in the ground. "With containers, it's important to keep feeding, to prune regularly and to remove the dead leaves. I take off the top layer of soil and replace it with a new top dressing about three times a year, often re-potting the smaller plants," she says.

The rooftop garden Mrs Tarling made for Andrew McIntosh Patrick, the managing director of the Fine Art Society, is in its fifth year. "We tried to achieve a jungle effect in a 10ft by 6ft area, ten floors up at the back of New Bond Street," Mrs Tarling filled a 4ft-high Ali Baba jar with bamboo, *Fatsia japonica*, *Clematis armandii*, and gave

it trailing potential with hedges and fuchsia. Climbing up the trellis behind, which is made for her by her builder husband, Bill, in containers, are more clematis and *Solanum jasminoides* album, the white-flowered potato creeper, both of which, when mingled with passion flowers, make a voluptuous show from March to December.

Mrs Tarling has also made a garden for Agnews of New Bond Street, in a courtyard, 60ft long by 8ft wide. "It needed to be smart, which meant lots of the same plants. Camellias, gold-speckled aucuba, the variegated laurel and ferns."

"Foliage is more important than flowers in town gardens," Mrs Tarling says. Her own garden in Fulham has more than 30 varieties of evergreen foliage, from gold heart hedges to four jasmynes. Cutting back to four jasmynes, cutting back to four jasmynes, "with hard is essential and, "with trees, I prune and pollard ruthlessly".

ELUNED PRICE



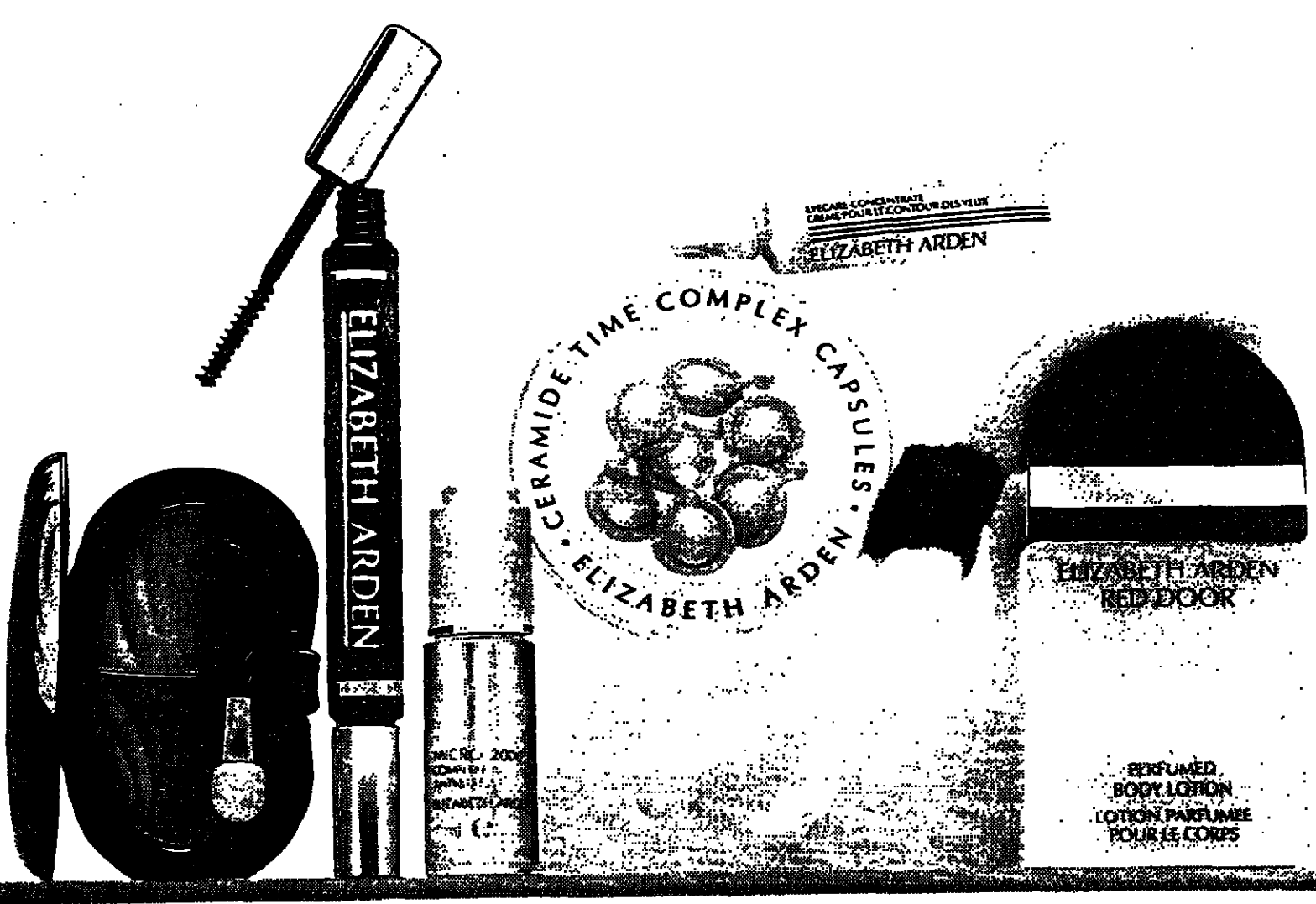
Container power: prime ruthlessly, says Thomasina Tarling

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## Soldier in the service of sex

OPERA  
Salome  
Coliseum

WHO does Strauss's Salome think she is? A Herodian princess or a daughter of the 20th century who is exhilaratingly and terrifyingly freed from any obligation to behave herself? It has become a commonplace of opera production to show characters as belonging as much to the time of their creation as to that of their invented world, to unpeel the character from the past, but in Strauss's historical and mythological pieces the unpeeling has already begun in the composition, and the force of Joachim Herz's Salome production for English National Opera comes partly from its subtle showing of that process.

The costumes seem to flicker, even as one watches, between ancient and modern, and the amphitheatre set makes it possible for the royal favourites, with their sex objects and their guests, to be watching what goes on as if it were a sequence of games. Herodias almost slavers over the disputing Jews like someone at a wrestling match; at other times she herself, in her swooping gestures and turtle stare (this is Patricia Payne, singing with curled corruption and malignity to match) is a person on show. But then the exhibitionism gets out of hand. Salome's role takes her over, whoever she is, and she dances for real. The audience on stage slips away (but we, who are implicated as much, cannot), leaving only Herod to turn aside from his step-daughter's fusion with death, after which there is no need of the soldiery to finish her off.

The presentation of Salome as both mythic being and spoilt modern child, as both the incarnation of Eros and as someone playing that role, would not be possible without

the powerful and heroically engaged central performance of Kristine Ciesinski. There is nothing very pushy in her singing or in her stage demeanour, but then Salome's desire for Jokanaan is a desire for utter coldness, and Ciesinski gives a thoroughly convincing portrayal of her as a soldier in the service of sex. In the more parlous passages the vocal chill, wedded to transatlantic vowel sounds, makes the voice that of a 20th-century woman, but elsewhere her singing herself transcends the everyday, and her dance becomes something compelling. This Salome is not seducing Herod; she has no intention at all, because her mind has become all body.

HEROD here, rightly, is a voyeur at a scene which concerns only Salome and Jokanaan, and Alan Woodrow well conveys his frantic excitement. It is also good to hear the part sung with ease and eloquence, and not made into a crabbled caricature. There is still room, though, for Paul Nilon to stand out as the voice of natural feeling, singing freshly and beautifully as Nababoth.

The Jokanaan is the Russian baritone Dimitri Kharitonov, making his London debut. His voice has the apt colour of moonlight on gravestones: grey, severe, cold, unyielding. He also has the physique to make a very plausible ascetic. But one hears almost none of his words, except for a perfectly dulled, sure "never", delivered not as a decision but as the statement of an unalterable law of the universe.

In contrast with this, the orchestra roars with colour and sumptuousness under Richard Armstrong, leaving no doubt about where Strauss stood in the dispute between idea (and both Salome and Jokanaan are prepared to die for an idea) and style.

PAUL GRIFFITHS



Where mind has become all body: Kristine Ciesinski as a heroic Salome in the English National Opera production

### THE SUNDAY TIMES

She has been compared to such legendary names as Garbo, to whom she bears a passing resemblance, but in private she is a pretty, slim and smart young woman, light-years removed from the smouldering image of a "bad girl" with a come-hither look portrayed on the covers of her Kurt Weill records. Meet Ute Lemper in *The Sunday Times* tomorrow

**DON'T MISS THE NATIONAL ON TOUR**  
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SHARFORD, Alhambra	0274 752009	16-20 April
NEWCASTLE, Theatre Royal	091 232 2061	23-27 April
GLoucester, New Theatre	0222 394844	29 April - 4 May

### TELEVISION REVIEW

## Rotten canvases to chew over

Lynne Truss discovers the intrinsic value of art in *Inspector Morse* and *Without Walls*

SOME television weeks are definitely less inspiring than others. Thank goodness for Comic Relief, then. If the week had not been building towards Friday, with the concomitant challenge of coaxing the cats into wearing their specially adapted Comic Relief red noses, I might have been obliged to give my whole attention to such commonplace documentaries as Monday's *Cutting Edge* on Eton College (Channel 4), Wednesday's *Q.E.D.* on smoking (BBC 1) and Thursday's *40 Minutes* on gifted children (BBC 2). What a shower.

Luckily, though, I could enliven even the nadir of the week — the last who-gives-a-damn episode of *The Orchid House* (Channel 4) — with a bit of life or death cat-

Field's paintings became so familiar that they were etched permanently on the retina, yet their value as evidence was a mystery. The effect was similar to the Edgar Allan Poe story "The Purloined Letter", where the missing document is found to be sitting in a card-rack for all to see.

Was Harry Field really any good? The matter turned out to be crucial. Morse and Lewis were both out of their depth; they simply didn't know. To the viewer the pictures looked pretty ordinary, but in drama, of course, there is a convention of suspending disbelief in such matters. If someone in a play stands in front of a four-foot-square canvas and says, "By golly, this is the best copy of the 'Mona Lisa' I have ever seen," the audience politely takes his word for it. So when Harry

*'Thaw and Whately walk as though they have often heard walking described, but have never actually seen it'*

Field's pictures were eventually pronounced to be talentless rubbish, it came as only half a surprise. It was something we had known already but not admitted. Personally, I picked up a few clues that turned out not to be relevant. I thought it was suspicious, for example, that a jet-setting foreign millionaire would possess a bottom-of-the-range brand of fax-machine since he was at no point exposed as a flimflam artist, I expect I was reading too much into an inexpensive prop. I waited for Morse to ask, "Part-exchange an old phone for this, did you?" but he never did. The significance of the answering machine again lay elsewhere.

I also couldn't help wondering why Thaw and Whately adopt such peculiar *Thunderbirds*-like styles of gait — which is not so much suspicious as distracting. They walk as though they have often heard walking described, but have never actually seen it. And given that they do most of their thinking while



marching side by side, Morse's deductive thought gets inextricably associated with a mental image of men in suits stepping over imaginary railway lines.

But a far greater unsolved mystery presented itself towards the end of this week's episode, when Freddie Jones appeared to fall victim to some extraordinary continuity-gremlins. During a static confessional dialogue with Morse in an art gallery, every second shot of Jones showed him standing beside a different Renaissance picture. Why? I sincerely hope it wasn't a lesson to the viewer in television-as-artifice. But if it was, perhaps it was a desperate coded message from the community-person, to the effect of "Help, I am being held captive in the *Inspector Morse* production team." Either way, someone at Central should look into this. A person's sanity may be at stake.

The intrinsic value of art turned up with equally crucial effect in

Tuesday's *Without Walls* feature on the paintings of D.H. Lawrence (Channel 4). Banned from Britain in 1929, these poorly executed nudes and landscapes languish in the relative obscurity of Taos, New Mexico, where unwary tourists can view them for a dollar a visit while taking in the other David Herbert landmarks. "D.H. Lawrence may have slept here!" announces one scrupulous hotel sign.

Owner of the paintings is a Greek man called Saki Karavas who hopes to employ them as a cultural bargaining tool. He is offering the whole shebang free to the British government with the only stipulation that the Elgin Marbles be returned to Greece. *Without Walls* staged an exhibition in London (using photos of the Lawrence paintings) and asked critics such as George Melly and Stephen Spender for their honest opinion. There was

a general consensus that Taos, New Mexico, was an excellent place for the pictures to remain.

But it was nevertheless a delightful idea. How easy it was to envisage the scene at the docks, with the British government standing shoulder to shoulder, dabbing their eyes and waving farewell to the departing Elgin Marbles, and then excitedly turning to the crates stamped "Taos, New Mexico", and prising off the lids with crowbars. It would be like the movies when drug dealers realise they have been palmed off with sugar, or bandits discover the gold-prospector's bags are filled with sand. "No, no. It can't be! This stuff is worthless!"

Frantically tossing paintings to right and left, they would rummage through the packing-straw like madmen, and then suddenly look up in dismay at the now far-distant ship. What a perfect embodiment of the old adage about losing a pound and finding sixpence.

## Fulfilment found with monkeys

WHAT makes Mustapha Matura our finest dramatist of West Indian origin? A wry humour, warmth of feeling, a knack for observing human oddity and for embodying it in quirky, unpredictable dialogue, and the fundamental seriousness with which he writes of people who, like himself, have in some sense become severed from their roots. But the surprising thing is that his best plays hardly ever occur in Britain, where black men are most likely to feel strangers. *Play Mas*, *Rum 'n' Coca Cola*, *Independence*: all are set in Trinidad, and all suggest that, whatever its people gained when they threw out the British, it was not altogether freedom nor exactly a national identity.

The same scepticism is right at the centre of *Meetings*, too, explaining both its strengths and its deficiencies. As long as Matura is sending up his newly-rich couple, Hugh and Jean, he ranges from the usefully mischievous to the wickedly funny. Here is a house whose cupboards teem

Meetings  
Tricycle, Kilburn

with fur coats, to protect the occupants against the rigours of the West Indian climate, and whose kitchen is packed with space-age hardware which they are too busy to use for anything so down-to-earth as cooking. That suits Jean, who prefers to order herself Kentucky fried chicken when she comes home after a hard day promoting a new brand of cigarettes for an American company. It increasingly bothers Hugh, a businessman who thinks of grub in rather the same way Troilus thought of Cressida. Lenny Algernon-Edwards launches a bit tentatively into the role, but there is no holding him when he is at long last presented with tangy Creole dishes. Mere speech escalates into a hilarious amalgam of ohs, ahs, coos, grunts and bacchic wails.

The cause of this ecstasy is a young cook imported from the country, and the cause of what follows is the girl's shamanic grandmother. Under the influence of this unseen old woman, Paul develops an interest in Creole history, Creole religion, Creole everything, and implausibility begins to intrude. By the end, the Westernised magnetite is finding fulfilment in the very people Judith Jacob's svelte, spoiled Jean dismisses as "monkeys". He goes off to dance creatively to the drums while she collapses coughing, her lungs ruined by the chemicals the Americans have experimentally added to their cigarettes, in hopes of hooking

a Third World clientele. By now wishful thinking has replaced observation, and Matura the social critic and cultural anthropologist is in danger of ousting Matura the dramatist. Yet more than enough remains to justify the Black Theatre Co-operative's revival of a play which was, as it happens, first staged in Britain nine years ago, and Malcolm Frederick's direction is sure in every area except lighting, which is apt unnecessarily to darken or shrink. It all whets the appetite for Matura's latest piece, *The Coup*, which opens at the National this summer.

BENEDICT NIGHTINGALE

### BRIEFING

## Forever yesterday

IF YOU had listened to every performance of *Yesterday* ever played on American radio and television you would have had to stay awake for 30 years. This fact emerges from a survey by the collecting agency BMI which set out to determine which of its British members' songs had been played the most in America over the past 35 years. The Beatles, not surprisingly, emerged clear winners. Nineteen of their Top 50 were either by

Lennon and McCartney or by George Harrison. The No 1, *Yesterday*, recorded by more than 2,500 artists, logged 5.5 million American performances.

### Last chance...

JAZZ trumpeter Don Cherry's three-piece band compensates for a relative lack of experience with energy, enthusiasm and the gospel flavour of the pianist/saxophonist Peter Appleton. Cherry is as charming, tuneful and wayward a performer as ever on pocket trumpet, keyboard and ethnic instruments. His week at the Jazz Cafe (071-284 4358) ends tonight.

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DAVID SINCLAIR



## BBC 1

6.40 Open University: Migration from a Turkish village 7.05 Maths: multiplying matrices  
 7.30 Babar: Cartoon series about a kingdom of elephants  
 7.55 Eggs 'n' Baker: Cheryl Baker presents her unlikely combination of cooking and pop music when she serves a special recipe to World of Twists and the bhangra band, the Sahotas. Live in the studio, and goes breakfasting in Ireland 8.35 BraveStarr: Sci-fi Western cartoon set on the planet of New Texas  
 9.00 Going Live! With guests Ben Elton, Hale and Pace, Sir George Solti, pop group the Mock Turtles and acrobats Reg and Wyn 12.12 Weather  
 12.15 Grandstand introduced by Desmond Lynam. The line-up is (subject to alteration): 12.20 Rugby Union: previews of this afternoon's five nations' championship matches; 12.30 and 1.10 Women's Hockey: the game at Wembley between England and France; 1.05 News; 1.50 Ice Hockey: Murrayfield Racers v Cardiff Devils at Edinburgh; 2.35 Rugby Union: live coverage of the grand slam double between England and France at Twickenham followed at 4.10 by highlights of the game at Murrayfield between Scotland and Ireland; 4.50 Final Score  
 5.10 News and weather  
 5.20 Regional news and sport. Wales (to 5.55): Wales on Saturday  
 5.25 Stay Tuned! Tony Robinson presents animated action  
 5.55 Jim'll Fix It: Dreams come true for a 15-year-old boy who hears his composition for piano and choir sung by the King Singers and for an 11-year-old music enthusiast who meets his hero, Marcel Marceau (CeeFax)  
 6.30 'Allo 'Allo! Gordon Kaye is René for the last in the series of the Farangie force set in occupied France. The British army are still trapped in the town sewer. Herk Flack still has designs on the Fallen Madonna and the same old double entendres are still being trundled out. Plus ça change... (CeeFax)

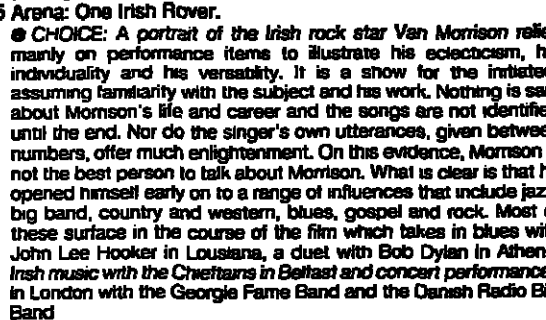


Grease meganix duet: Eddie Large and Syd Little (7.00pm)

7.00 Little and Large: Comedy stalwarts Syd Little and Eddie Large return for a new series of sketches and impersonations. Taking a regular slot is impressionist and singer Maddy Crier while the guests include Terry Wogan, Chesney Hawkes sings the title song from his new film, Buddy's Story. (CeeFax)  
 7.30 Film: Star Wars (1980). Derivative space-fantasy adventure about intergalactic love, the Force, and a planet on a parched Earth by the evil 'Protectorate'. With the help of a mysterious orb called Bobbi, possessing strange powers, the teenagers help liberate the planet and restore its water supply. Jason Patric and Jami Gertz (the love-interest couple in The Lost Boys) are attractive, but short on talent, and are upstaged by Richard Jordan, Charles Hallahan and child star Luke Halls. A production from the Mel Brooks stable, the film is directed by Alan Johnson. (CeeFax)  
 9.00 News with Michael Buerk (CeeFax) Sport and weather  
 9.20 Canned Carrots: A re-run of the last Jasper Carrott series in which he tormented his topical gags and swipes at Sun readers for more farcical obsession comedy and sketches. Regular features include a character called Woggy and 'commercial breaks', while Robert Power appears in a spoof mini-series called The Detectives. The guests are Kate O'Mara and George Sewall (CeeFax)  
 9.50 Film: Code of Silence (1985). Formula police adventure with marauders action-man Chuck Norris. He plays a silent, moody Chicago cop who relieves the force of a corrupt officer and sets the city of evil drugs gangs with the maximum possible bloodshed. There are no marks for originality here and Norris's tight-lipped vigilante hero comes close to self-parody, although he does the business in the action scenes. Directed by Andy Davis. Northern Ireland: 1991 EMA Awards 10.50 Film: Code of Silence  
 11.25 Film: The Two Faces of Dr. Jekyll (1981). Unusual Hammer version of the Robert Louis Stevenson tale in which the roles are reversed. Paul Massie is the ageing doctor who develops a serum transforming him into the strangely young and handsome, but unbalanced, Mr Hyde. The serum naturally has unforeseen side-effects involving the inevitable murder spree. Also starring Christopher Lee and Dawn Addams, with Oliver Reed in a cameo role. Directed by Terence Fisher.  
 12.50am Weather. Northern Ireland 12.55am-1.55 Film: She's Dressed to Kill

## BBC 2

6.50 Open University  
 2.45 Music: Continuing the 91-part Indian cult epic, in Hindi with English subtitles. (CeeFax)  
 3.25 The Sky at Night: Patrick Moore discusses how the missions of the Pioneer and Voyager spacecraft have expanded our knowledge of the largest known planet in the solar system - Jupiter (CeeFax)  
 3.45 Film: Champagne for Caesar (1950, b/w). Likeable comedy starring Ronald Colman as an unemployed genius who applies for a job at a soap company. When he is turned down, he hatches a cunning plan to exact revenge from the company that spurned his talents. With Celeste Holm and Vincent Price. Directed by Richard Whorf.  
 5.20 World Figure Skating Championships. Barry Davies introduces the women's free programme from Munich  
 6.05 Late Again: The pick of last week's The Late Show  
 6.50 News with Jane Croft. Weather  
 7.05 Wainwright: The series celebrating the life and works of Britain's best-loved writer continues with a look across the jagged peaks of the Cullin mountains on the Isle of Skye (CeeFax)  
 7.35 The Heart of Sovetz: Once a Pirate.  
 CHOICE: The first of four documentaries about life in the black townships outside Johannesburg profiles the football team dubbed (by its fans) the Liverpool of South Africa. Since Orlando Pirates have won only one trophy in six years, the parallel is not exactly close. The club was founded in 1937 and called Pirates because someone had seen a film in The Sea Hawk. Narrated by Janet Suzman, the film follows the team as it prepares for a cup semi-final against rivals from Natal. It could be football anywhere, what with the supporters howling for results, the coach struggling to hold his job and the star striker asking for a transfer. No one is over the moon or as sick as a parrot but the sentiments are the same. What the film fails to explain is why the star player should wear the number 13 shirt and how a solitary white man came to be playing in an otherwise black team  
 8.05 Arena: One Irish Rover.  
 CHOICE: A portrait of the Irish rock star Van Morrison relies mainly on performance items to illustrate his eclecticism, his individuality and his versatility. It is a show for the initiated, assuming familiarity with the subject and his work. Nothing is said about his family life and career in the US. The film is not identified until the end. Nor do the singer's own utterances, given between numbers, offer much enlightenment. On this evidence, Morrison is not the best person to talk about Morrison. What is clear is that he opened himself early on to a range of influences that include jazz, big band, country and western, blues, gospel and rock. The film, with John Lee Hooker in Louisiana, a duet with Bob Dylan in Athens, Irish music with the Chieftains in Belfast and concert performances in London with the George Farnham Band and the Danish Rock Big Band

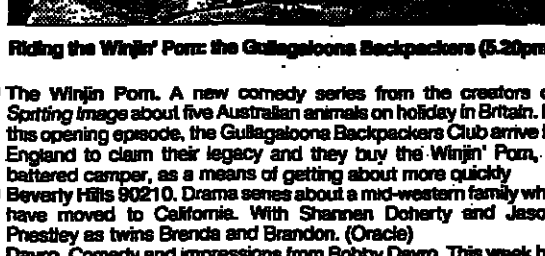


A musician of versatile repertoire: Van Morrison (8.05pm)

9.20 Africa on Film: A documentary shot at this month's Pan-African Burkina Faso film festival which examines the history and development of the African film industry and is a tribute to BBC2's African film season which starts this evening. The festival has put together a series of films from Africa, the world's most diverse cultural area, thanks to the enlightened attitude adopted towards the arts by the ruling government. It also provides an insight into the progress of cinematic art in Africa, both north and south of the Sahara. The programme features interviews with some of the continent's most exceptional talents, including Senegalese director Ousmane Sembène who is regarded as the grandfather of the African film movement, and rising director Katsina Quattrone who directs a new film, The Fall, and the highly acclaimed Yaaba, screened following the documentary  
 10.10 Film: Yaaba (1989). Fatima Sanga, Noufou Ouadrango and Roukietou Barry star in the Cannes award winning film that charts the relationship between two children and an elderly outcast woman they call Yaaba (grandmother). With English subtitles. Directed by Katsina Quattrone  
 11.40 Twin Peaks: David Lynch's drama set in the dreamy lumber town populated by characters from the land of the weird (CeeFax). Ends at 12.30am

## ITV

6.00 TV-am  
 9.25 Motormouth: Young people's entertainment magazine hosted by Gary Ross, Neil Buchanan and Andy Crane  
 11.30 The TV Chart Show  
 12.30 Saint & Greaville: The soccer double act of Ian St John and Jimmy Greaves are on hand to look back at last week's FA Cup sixth round games and forward to this weekend's league fixtures, including tomorrow's live televised game between Arsenal, who lead the first division, and Leeds United at Highbury  
 1.00 News with Nicholas Owen. Weather 1.05 LWT News and weather  
 1.10 Find A Family: Athlete Kris Akstus introduces three children from London who need a home  
 1.15 Grand Sportsmasters: Sporting quiz hosted by Dicks Davies  
 1.45 World Sport Special: Sports action from across the globe  
 2.15 Golf - PGA Tour '91: Highlights from the Honda Classic  
 3.05 Film: Draw! (1984). Veterans James Coburn and Kirk Douglas star in a light-hearted made-for-television western about a sheriff who has to bring a notorious gunslinger to trial. Directed by Steven Hilliard Stern  
 4.45 Results Service with Eton Wasby  
 5.00 News with Nicholas Owen. Weather 5.05 LWT News and weather  
 5.15 Find A Family: A repeat of the programme shown at 1.10  
 5.20 The Winjin Poom: A new comedy series from the creators of South Island. The Australian strapping holiday in Britain. In the opening episode, the Gullagons Backpackers Club arrive in England to claim their legacy and they buy the Winjin Poom, a battered camper, as a means of getting about more quickly  
 5.50 Beverly Hills 90210: Drama series about a mid-western family who have moved to California. With Sherry Doherty and Jason Geddis as twin Brenda and Brandon (CeeFax)  
 6.45 Dario: Comedy and impressions from Bobby Dario. This week he concentrates on commercials and offers impersonations of Mick Jagger, Chris Tarrant and Dudley Moore  
 7.15 You Bet! Matthew Kelly (Game for a Laugh) has a lot to answer for presents the show where people attempt ridiculous challenges to raise money for charity. This week's star guests are three-day eventer Virginia Lee, Catchphrase host Roy Walker and boxer-panto star Frank Bruno  
 8.15 Film: Father Dowling Investigates: The Missing Body Mystery (1989). Made-for-television movie with Tom Bosley as the crime-solving Chicago priest, helped by a streetwise nun called Sister Steve (Tracy Nelson). A man falls dead at Father Dowling's feet. In his effort to find the murderer, the priest risks the loss of his faith by embracing the church with his persistence and becoming entangled with the FBI  
 10.00 News with Nicholas Owen. Sport, and weather 10.15 LWT Weather  
 10.20 Aspel & Company: Michael Aspel's guests are Bob Hoskins, Lisa Stansfield and Hugh Laurie  
 11.05 Film: Crime Club (1973). Efficiently-made thriller about a retired judge who forms a crime club to investigate the alleged suicide of a rich young man. The impressive cast includes Martin Sheen, Lloyd Bridges and William Devore. Pilot for a television series that never took off. Directed by David Lowell Rich  
 12.25am Film Incident in San Francisco (1971). Another pilot for an American television series about a reporter. Christopher Connolly, who becomes involved in the story of Robert Harmon (Richard Kiley), a middle-aged executive who has accidentally caused the death of a punk. When he went to the help of an elderly mugging victim, Harmon got involved in a scuffle during which one of the three muggers fell to his death. Now Harmon has found himself charged with manslaughter. Directed by Don Medford  
 2.15 Night Heat: Li Heng and Kevin O'Brien (Scott Tarr) are back on a seven-year-old case when a fugitive involved in a robbery is discovered dead  
 3.15 American College Football: Maryland v NC State  
 4.15 The Hit Man And Her: Michael Strachan and Pete Waterman present the music show from the nation's hottest clubs  
 5.00 The Twilight Zone: Bruce Wells and Giza Kovacs star in the story of a man who is forced to set off everything he owns, including his memories  
 5.30 ITN Morning News with Anne Leathers. Ends at 6.00



Riding the Winjin Poom: the Gullagons Backpackers (5.20pm)

## CHANNEL 4

6.00 Comic Book 7.00 Trans World Sport  
 8.00 The Channel Four Daily including news headlines at 8.00  
 9.00 Channel Four Evening Line: The Evening Line  
 9.25 Sing and Swing: Performances by jazz stars of the Thirties and Forties (CeeFax)  
 9.30 Same Difference: Magazine programme for the disabled. This week includes a visit to Denmark to examine the decline in television subtitles. (With signing and subtitles) (CeeFax)  
 10.00 Free For All: Freeman Vaughan Thomas expresses concern about what he believes are insufficient fire-safety provisions for Channel travellers (CeeFax)  
 10.30 Film: Kentucky Moonshine (1938, b/w). In the hope of a radio contract, the Fitz Brothers pose as hillbillies, but find themselves caught up in a family feud. One of the brothers' best solo vehicles. Directed by David Butler  
 12.05 Film: White America Sleeps (1938, b/w). A short cautionary tale from the Crime Does Not Pay series about a young man (Fred Forsyth) who is lured into stealing cars. Directed by Fred Zinnemann, later to make High Noon and From Here to Eternity.  
 12.30 The Munders (b/w). Vintage comedy series (CeeFax)  
 1.00 Film: Jeopardy (1963, b/w). Barbara Stanwyck and Barry Sullivan lead this enjoyably old-fashioned melodrama based on Maurice Zimm's radio play A Question of Time. A family on holiday in a Mexican fishing village run into trouble when father (Sullivan) is trapped on a jetty with the tide rising. His wife (Stanwyck) seeks help, only to fall into the clutches of an escaped killer (Ralph Meeker). Shot entirely on location. An early film for director John Sturges, of Bad Day at Black Rock and The Magnificent Seven  
 2.20 Channel 4 Racing from Uttoxeter. Derek Thompson introduces live coverage of the 2.30, 3.00, 3.35, 4.10 and 4.40 races.  
 5.05 Brookside. Omnibus edition (CeeFax). (Teletext)  
 6.30 Right To Reply. Do programme makers incorporate sad stories to boost ratings?  
 7.00 The World This Week includes an assessment of the peace initiative by the United States Secretary of State James Baker  
 8.00 Living Music: The Ferrara Documentary. The second programme in the series finds the Chamber Orchestra of Europe in residence in Ferrara, Northern Italy. Christopher Swann's film takes a behind-the-scenes look at the lives of orchestra members, who discuss the drawbacks of their nomadic existence. While exploring the re-establishment of the city's musical life, the programme records rehearsals of Brahms and Haydn conducted by John Eliot Gardiner, and Schnittke and Tchaikovsky with John Bernard Pomeroy. The Ferrara concert will be broadcast tomorrow afternoon on Channel 4  
 9.00 LA Law: Glossy drama about a Los Angeles law firm. Kuzak cautions a colleague about her reliance on charm and drags as a means of coping with the trauma of a shooting. Kelsey drops an unwilling Moritovitz into the great outdoors and Brackman becomes rabid about the poisoning of his dog (CeeFax). (Teletext)  
 Political water? Stephen Redmond, Ken Hutchinson (10.00pm)  
 10.00 4-Play: Ball on the States.  
 CHOICE: It is 1933 and a Labour government is in power. Then four Scottish MPs are killed in a car crash and his slender parliamentary majority is wiped out. There follows a series of desperate manoeuvres to keep the government in power, while trying to get off an outcry over the dropping of a Scottish nationalist. The writer is a Labour MP, while the director is Samuel Beckett award and the youngest contributor to the 4-Play season. On the evidence of this murky tale of financial scandal, blackmail and adultery he has already developed a cynical disregard for the political process which is by no means confined to plying the left. Ken Hutchinson shines as the pivotal character, a trade unionist who finds himself courted by both the Labour party and a bourgeois faction as the hotel room intrigues come to a climax. But he is not quite the working class hero they were hoping for. The director is Terry Johnson, whose play Insignificance was filmed by Nicolas Roeg  
 11.10 The Secret Cabaret: A team of forgers, a psychic surgeon and a vampire-hunter join the regular crew for another evening of off-beat performances (CeeFax)  
 11.40 After Dark: Open-ended discussion on the Irish. Guests include J.P. Donaghy, Conor Cruise O'Brien and Paul Hill, one of the Guildford Four  
 12.00 News



Political water? Stephen Redmond, Ken Hutchinson (10.00pm)

## SATellite

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# Honecker snatch sours Moscow-Bonn friendship

FROM ANNE McELVOY IN BERLIN

MOSCOW and Bonn were locked in a bitter war of words yesterday over the removal of the former East German leader, Erich Honecker, to Moscow without the permission of the German government.

The German foreign minister, Hans-Dietrich Genscher, told parliament that the removal of Herr Honecker was a violation of international law and the German-Soviet treaties. He rejected the humanitarian and medical reasons cited by Moscow.

"We cannot and will not accept what has happened in the Honecker case," Herr Genscher said. He linked the incident to the withdrawal of Soviet troops from German soil and issued a veiled rebuke to the Kremlin, saying the period until the withdrawal of the last troops by 1994 should be used constructively "and without either side making unreasonable demands on the other."

The German justice minister, Klaus Kinkel, described the move as "an incredible action" and admitted it was now unlikely that Herr Honecker will ever face trial for the manslaughter of East Germans shot while trying to

flee the country. His lawyer, Friedrich Wolf, confirmed that his client would "spend the evening of his life in the Soviet Union."

The incident has caused a sudden souring of relations between the two countries which have worked closely together in the past year to secure German unity and an agreement that Soviet troops should withdraw from east German territory by 1994.

Because of the implications for the withdrawal and other aspects of German-Soviet co-operation, it was announced by Chancellor Kohl's office yesterday that he would deal with the matter himself from now on.

The Soviet ambassador was summoned to the foreign ministry in Bonn after Herr Honecker's disappearance became known on Thursday and told that Bonn expected his immediate return.

A spokesman for President Gorbachev emphasised that Herr Honecker was "not a guest of the president". The Soviet foreign minister, Alexander Gromyko, insisted Moscow had consulted Bonn over the decision to transfer the former leader to Moscow.

"We were in touch with the Germans. We have talked with them before the action was taken," he said. He added that Herr Honecker's health had worsened drastically in the last few days.

The Soviet foreign ministry said it was not prepared to return Herr Honecker to Germany. A spokesman admitted that the decision to remove him was a "technical violation" of German sovereignty.

"Now his return is impossible. We are talking about an old, ill person. We are sure that the average supporter as the humanitarian aspect of this case as we do."



Honecker: unlikely ever to face trial

Soviet referendum, page 8



Wish I'd been there: Margaret Thatcher in a line of US Marine trainees during a visit to Camp Pendleton, California. Marines from the base fought in the Gulf war

## Twickenham faithful join the scrum for tickets

By PETER BILLS

FOR every fan packed into the shrine of English rugby today there will be another hundred cheering on the Grand Slam contenders on the nation's television screens.

Finding a ticket for England's confrontation with France at Twickenham is a task that has defeated an army of the faithful. For every one of the 59,000 capacity crowd who got a seat there was another who had tried and failed to pay £20 for a ticket.

More stringent computerised security on allocation has made it more difficult for the average supporter as the Rugby Football Union has sought to ensure tickets do not fall into the hands of touts.

For the second year the final

day of the international championship season brings together the two unbeaten sides of the season. For England, beaten for all the honours in the Grand Slam showdown against Scotland in Edinburgh 12 months ago, desire for success runs deep even though they have already clinched the Triple Crown.

Tapes of the match will be sent to 40 countries and as many as 40 million people are expected to see the game. The mythical quality of the match has pushed the price of a pair of seats to £900 on the black market, a market that is increasingly threatened by the new computerised ticketing system. Each ticket bears the name of the club or school to

which it was issued and a number. As a result, any which find their way to a tout can be quickly traced. At the England-Scotland match 40 supporters who had paid high prices for tickets from touts were removed because duplicates had been issued for tickets lost or stolen.

One man always able to lay his hands on tickets, Mike Burton, the former England international, is bringing a thousand businessmen to the match but is coy about his profits. The real winner, however, is Twickenham with more than £1 million in ticket applications turned away already this winter.

Match preview, page 44

## Pub bomb enquiry reopened

Continued from page 1 covered by their forces to discuss the course of their investigations. At a press conference, Mr Hadfield said that the new murder enquiry would be vigorously conducted and would review all the circumstances of the 1974 bombings but that bringing the bombers to justice would be difficult. "It is not easy to go back over 16 years and start re-interviewing witnesses, some of whom are dead."

The chief constable said he felt a sense of relief that a new enquiry had started which he hoped would remove the "cloud" over the force and any taint from what had happened over the original pub bombings investigation. Mr Hadfield said that the release of the Birmingham Six had not been a proud day for the police service. Asked if he had changed his mind about the freed men, he replied:

"Those six men are innocent. End of story."

He said that the Devon and Cornwall police still had to prepare a full report for the Director of Public Prosecutions on whether there should be criminal and disciplinary proceedings against West Midlands police officers involved in the original pub bombings investigation.

Mr Evans said that four reports were sent to the DPP during his force's 11-month investigation and he was not surprised by the outcome of the appeal.

Mackay attack, page 3

## Stanford expenses

Continued from page 1

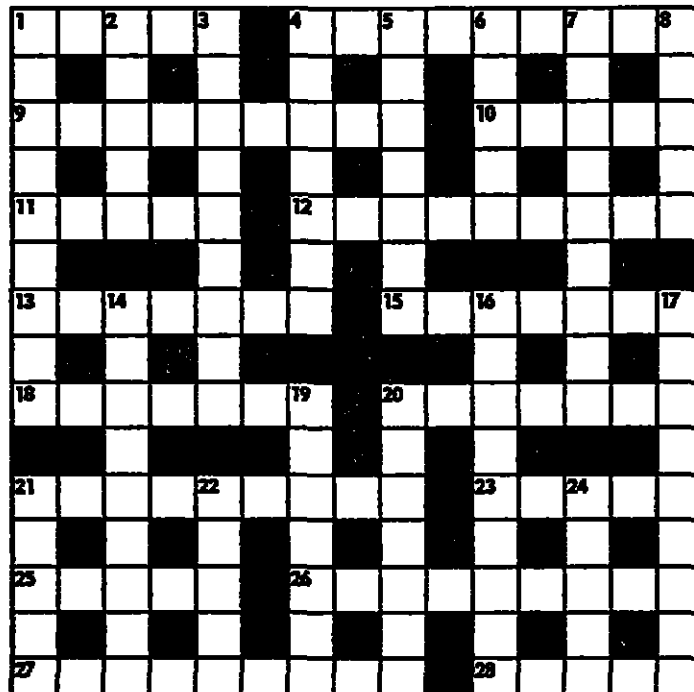
costs of the university 72ft Jacuzzi-equipped yacht. "And where was (Stanford's) board of trustees when all of this was happening," asked John Dingell, chairman of the House energy and commerce committee. "They were at Lake Tahoe on a retreat costing \$42,250 that was also subsidised by the taxpayers."

Mr Dingell's committee is one of the most aggressive

investigative bodies in Washington. It is now turning its attention to America's universities which presently receive about \$9.2 billion a year from the government for research.

Once they finish with Stanford, the committee's investigators plan to visit Harvard's medical school, the University of Pennsylvania, Columbia University, the Massachusetts Institute of Technology and other revered institutions.

### THE TIMES CROSSWORD NO 18,555



- ACROSS**
- 1 Girl collected plants (5).
  - 2 Missing editor is without base (9).
  - 3 Not certain bridge player's competent (9).
  - 4 Mount appearing not right to a prophetic bookmaker (5).
  - 5 Co-founder of ancient civilization backed another (5).
  - 6 A French river bore (9).
  - 7 Employed Old English, initially (7).
  - 8 One mass he composed, or another religious work (7).
  - 9 A double sink is good for these woggles (4-3).
  - 10 Intimidated with loud scolding (7).
  - 11 Calm conditions good for runners (4-5).
  - 12 It can accommodate some who telephone (5).
  - 13 Youth is added to beer cask (5).
  - 14 Get expert to classify pattern (9).
  - 15 Useful stuff for Baker Street, following old agreement (5).
- DOWN**
- 1 A publication to deliver to these parts (9).
  - 2 Nothing caught on river in William's original place (5).
  - 3 Spears a cat - how dramatic (9).
  - 4 Released without a cover (7).
  - 5 Outspokenness in play (7).
  - 6 He used to teach pronouns (5).
  - 7 Doubt beef I'd left is altogether cooked (9).
  - 8 Split deck needing planks? Precisely (5).
  - 9 Songs laid out for musical effect (9).
  - 10 Friends overturned, apt to be careless (4-5).
  - 11 Henry's short journey in gloomy conditions (4-5).
  - 12 Parched second fifteen's double round (7).
  - 13 Producer of original costumes to dress famous actor (3-4).
  - 14 Last of ale tankards upended in bar (5).
  - 15 Short 3 to relish (5).
  - 16 Wild animal you can hear in these forests (5).

Solution to Puzzle No 18,549



**PARKER** A prize of a superb Parker Duofold International Fountain Pen, with an 18 carat gold nib and fully guaranteed for the lifetime of the original owner will be given for the first five correct solutions entered next Thursday. Entries should be addressed to: *The Times Saturday Crossword Competition*, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address

### By Philip Howard

#### ENTERTAINMENT

- A worthless television genre
- Resisting by dramatization
- Celebrating a wound

#### MOTUCIA

- A hiding fly
- A Portuguese jacket
- An Egyptian land measure

#### TELESM

- A tallman
- Television audience research
- Indonesian hypnotism

#### PANNE

- A French loaf
- Fabric resembling velvet
- A natural salt factory

Answers on page 15

#### THE TIMES WEATHER

For the latest region by region forecast, 24 hours a day, dial 0898 500 followed by the appropriate code.

Greater London	701
Kent, Surrey, Sussex	702
Devon & Cornwall	703
Wiltshire, Dorset, Devon	704
Wiltshire, Dorset, Devon	705
Wiltshire, Dorset, Devon	706
Wiltshire, Dorset, Devon	707
Wiltshire, Dorset, Devon	708
Wiltshire, Dorset, Devon	709
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Wiltshire, Dorset, Devon	724
Wiltshire, Dorset, Devon	725
Wiltshire, Dorset, Devon	726
Wiltshire, Dorset, Devon	727
Wiltshire, Dorset, Devon	728
Wiltshire, Dorset, Devon	729
Wiltshire, Dorset, Devon	730

Weatherlink is charged at 33p per minute (cheap rate) and 44p per minute at all other times.

#### AN ROADWATCH

For the latest AA traffic and roadworks information, 24 hours a day, dial 0836 401 followed by the appropriate code.

London & SE traffic, roadworks

C. London (within N & S Circs)	731
M-ways/roads M4-M1	732
M-ways/roads M1-Dartford	733
M-ways/roads Dartford-TM23	734
M-ways/roads M23-M4	735
M25 London Orbital only	736

#### National traffic and roadworks

National motorways	737
West Country	738
West Midlands	739
East Midlands	740
North-west England	741
North-east England	742
Scotland	743
Northern Ireland	744

AA Roadwatch is charged at 33p per minute (cheap rate) and 44p per minute at all other times.

#### THE TIMES

TODAY London 6.45 pm to 6.12 am  
Bristol 6.45 pm to 6.12 am  
Edinburgh 6.45 pm to 6.12 am  
Penzance 6.45 pm to 6.12 am

#### Concise crossword, page 15

The winners of last Saturday's competition are: B. French, Ariel Court, Goldhawk Road, London W12; J. A. Maxwell, Preston Road, Harrow; S. P. Hornby, Cranbrook Road, Chiswick; J. Murphy, Austin Piers, Carlisle; A. H. Wyatt, Barnsmeade, London W5.

Many places will be dry at first, with some sunshine in the north and east. Outbreaks of rain will spread from the southwest to most of Northern Ireland, Wales and southern England during the morning. There might be some heavy rain, mainly in the west. Outlook: bright but showery.

MONDAY: 1-4-10-15-20-25-30-35-40-45-50-55-60-65-70-75-80-85-90-95-100-105-110-115-120-125-130-135-140-145-150-155-160-165-170-175-180-185-190-195-200-205-210-215-220-225-230-235-240-245-250-255-260-265-270-275-280-285-290-295-300-305-310-315-320-325-330-335-340-345-350-355-360-365-370-375-380-385-390-395-400-405-410-415-420-425-430-435-440-445-450-455-460-465-470-475-480-485-490-495-500-505-510-515-520-525-530-535-540-545-550-555-560-565-570-575-580-585-590-595-600-605-610-615-620-625-630-635-640-645-650-655-660-665-670-675-680-685-690-695-700-705-710-715-720-725-730-735-740-745-750-755-760-765-770-775-780-785-790-795-800-805-810-815-820-825-830-835-840-845-850-855-860-865-870-875-880-885-890-895-900-905-910-915-920-925-930-935-940-945-950-955-960-965-970-975-980-985-990-995-1000-1005-1010-1015-1020-1025-1030-1035-1040-1045-1050-1055-1060-1065-1070-1075-1080-1085-1090-1095-1100-1105-1110-1115-1120-1125-1130-1135-1140-1145-1150-1155-1160-1165-1170-1175-1180-1185-1190-1195-1200-1205-1210-1215-1220-1225-1230-1235-1240-1245-1250-1255-1260-1265-1270-1275-1280-1285-1290-1295-1300-1305-1310-1315-1320-1325-1330-1335-1340-1345-1350-1355-1360-1365-1370-1375-1380-1385-1390-1395-1400-1405-1410-1415-1420-1425-1430-1435-1440-1445-1450-1455-1460-1465-1470-1475-1480-1485-1490-1495-1500-1505-1510-1515-1520-1525-1530-1535-1540-1545-1550-1555-1560-1565-1570-1575-1580-1585-1590-1595-1600-1605-1610-1615-1620-1625-1630-1635-1640-1645-1650-1655-1660-1665-1670-1675-1680-1685-1690-1695-1700-1705-1710-1715-1720-1725-1730-1735-1740-1745-1750-1755-1760-1765-1770-1775-1780-1785-1790-1795-1800-1805-1810-1815-1820-1825-1830-1835-1840-1845-1850-1855-1860-1865-1870-1875-1880-1885-1890-1895-1900-1905-1910-1915-1920-1925-1930-1935-1940-1945-1950-1955-1960-1965-1970-1975-1980-1985-1990-1995-2000-2005-2010-2015-2020-2025-2030-2035-2040-2045-2050-2055-2060-2065-2070-2075-2080-2085-2090-2095-2100-2105-2110-2115-2120-2125-2130-2135-2140-2145-2150-2155-2160-2165-2170-2175-2180-2185-2190-2195-2200-2205-2210-2215-2220-2225-2230-2235-2240-2245-2250-2255-2260-2265-2270-2275-2280-2285-2290-2295-2300-2305-2310-2315-2320-2325-2330-2335-2340-2345-2350-2355-2360-2365-2370-2375-2380-2385-2390-2395-2400-2405-2410-2415-2420-2425-2430-2435-2440-2445-2450-2455-2460-2465-2470-2475-2480-2485-2490-2495-2500-2505-2510-2515-2520-2525-2530-2535-2540-2545-2550-2555-2560-2565-2570-2575-2580-2585-2590-2595-2600-2605-2610-2615-2620-2625-2630-2635-2640-2645-2650-2655-2660-2665-2670-2675-2680-2685-2690-2695-2700-2705-2710-2715-2720-2725-2730-2735-2740-2745-2750-2755-2760-2765-2770-2775-2780-2785-2790-2795-2800-2805-2810-2815-2820-2825-2830-2835-2840-2845-2850-2855-2860-2865-2870-2875-2880-2885-2890-2895-2900-2905-2910-2915-2920-2925-2930-2935-2940-2945-2950-2955-2960-2965-2970-2975-2980-2985-2990-2995-3000-3005-3010-3015-3020-3025-3030-3035-3040-3045-3050-3055-3060-3065-3070-3075-3080-3085-3090-3095-3100-3105-3110-3115-3120-3125-3130-3135-3140-3145-3150-3155-3160-3165-3170-3175-3180-3185-3190-3195-3200-3205-3210-3215-3220-3225-3230-3235-3240-3245-3250-3255-3260-3265-3270-3275-3280-3285-3290-3295-3300-3305-3310-3315-3320-3325-3330-3335-3340-3345-3350-3355-3360-3365-3370-3375-3380-3385-3390-3395-3400-3405-3410-3415-3420-3425-3430-3435-3440-3445-3450-3455-3460-3465-3470-3475-3480-3485-3490-3495-3500-3505-3510-3515-3520-3525-3530-3535-3540-3545-3550-3555-3560-3565-3570-3575-3580-3585-3590-3595-3600-3605-3610-3615-3620-3625-3630-3635-3640-3645-3650-3655-3660-3665-3670-3675-3680-3685-3690-3695-3700-3705-3710-3715-3720-3725-3730-3735-3740-3745-3750-3755-3760-3765-3770-3775-3780-3785-3790-3795-3800-3805-3810-3815-3820-3825-3830-3835-3840-3845-3850-3855-3860-3865-3870-3875-3880-3885-3890-3895-3900-3905-3910-3915-3920-3925-3930-3935-3940-3945-3950-3955-3960-3965-3970-3975-3980-3985-3990-3995-4000-4005-4010-4015-4020-4025-4030-4035-4040-4045-4050-4055-4060-4065-4070-4075-4080-4085-4090-4095-4100-4105-4110-4115-4120-4125-4130-4135-4140-4145-4150-4155-4160-4165-4170-4175-4180-4185-4190-4195-4200-4205-4210-4215-4220-4225-4230-4235-4240-4245-4250-4255-4260-4265-4270-4275-4280-4285-4290-4295-4300-4305-4310-4315-4320-4325-4330-4335-4340-4345-4350-4355-4360-4365-4370-4375-4380-4385-4390-4395-4400-4405-4410-4415-4420-4425-4430-4435-4440-4445-4450-4455-4460-4465-4470-4475-4480-4485-4490-4495-4500-4505-4510-4515-4520-4525-4530-4535-4540-4545-4550-4555-4560-4565-4570-4575-4580-4585-4590-4595-4600-4605-4610-4615-4620-4625-4630-4635-4640-4645-4650-4655-4660-4665-4670-4675-4680-4685-4690-4695-4700-4705-4710-4715-4720-4725-4730-4735-4740-4745-4750-4755-4760-4765-4770-4775-4780-4785-4790-4795-4800-4805-4810-4815-4820-4825-4830-4835-4840-4845-4850-4855-4860-4865-4870-4875-4880-4885-4890-4895-4900-4905-4910-4915-4920-4925-4930-4935-4940-4945-4950-4955-4960-4965-4970-4975-4980-4985-4990-4995-5000-5005-5010-5015-5020-5025-5030-5035-5040-5045-5050-5055-5060-5065-5070-5075-5080-5085-5090-5095-5100-5105-5110-5115-5120-5125-5130-5135-5140-5145-5150-5155-5160-5165-5170-5175-5180-5185-5190-5195-5200-5205-5210-5215-5220-5225-5230-5235-5240-5245-5250-5255-5260-5265-5270-5275-5280-5285-5290-5295-5300-5305-5310-5315-5320-5325-5330-5335-5340-5345-5350-5355-5360-5365-5370-5375-5380-5385-5390-5395-5400-5405-5410-5415-5420-5425-5430-5435-5440-5445-5450-5455-5460-5465-5470-5475-5480-5485-5490-5495-5500-5505-5510-5515-5520-5525-5530-5535-5540-5545-5550-5555-5560-5565-5570-5575-5580-5585-5590-5595-5600-5605-5610-5615-5620-5625-5630-5635-5640-5645-5650-5655-5660-5665-5670-5675-5680-5685-5690-5695-5700-5705-5710-5715-5720-5725-5730-5735-5740-5745-5750-5755-5760-5765-5770-5775-5780-5785-5790-5795-5800-5805-5810-5815-5820-5825-5830-5835-5840-5845-5
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● WEEKEND MONEY 31-38  
● SPORT 39-44

# BUSINESS

SATURDAY MARCH 16 1991

Business editor  
John Bell

## MONEY

### Mortgage cover surges

A SHARP rise in unemployment has been matched by a surge in the number of people taking out insurance to pay mortgages and other regular bills in the event of redundancy. Lenders report that sales of policies doubled last year and early signs indicate another huge rise this year. Unlike the recession of 1981, the present slump is hitting white collar workers with two incomes and high credit card spending who thought there would be no problem servicing their debts. Page 31

### Road to riches



Tom Farmer, youngest of seven children and raised in a tenement block, has built a personal stake of nearly £20 million in Kwik-Fit. Carol Leonard talks to the founder and chairman of the tyre and exhaust company. Page 27

### Land fall

Hundreds of people who had been building their own homes have had their sites repossessed by the National & Provincial because of falling land and property prices. They also face higher mortgage repayments as most of them are already living in mortgaged homes. Page 32

### Sales lines

British telephone customers may soon find themselves on the receiving end of marketing ploys to encourage them to spend more time talking on the phone and clicking up larger bills. Page 32

### Lost interest

Millions of young savers could be paying tax unnecessarily after April 6 because their parents have not registered their accounts for gross payment of interest. Page 34

### Tessas tumble

Banks and building societies have started to cut Tessa rates after two base rate falls, despite fierce competition for savers' money and loyalty. Other providers are expected to follow suit. Page 35

### Your letters



Nationwide Anglia in Inverness has no problems in handling small changes and collects the pennies of one reader, who then uses these savings to pay her car tax. Page 36

### ASD quits

ASD, Britain's largest independent steel stockholder, is leaving the stock market after announcing losses of £1.5 million. Page 26

### Sears offer

Sears may raise its £155 million offer for Grattan, New's mail order business, this weekend. Page 39

## Markets discount Budget base rate cut of one point

By COLIN NARBROUGH AND SUSAN ELLICOTT

THE Bank of England stepped in firmly to calm expectations of an immediate half-point cut in interest rates, but left the markets convinced that base rates will be pared, possibly by a full point, on Budget day on Tuesday.

Mounting hopes of cheaper money propelled shares to new heights on the London stock exchange, before the Bank signalled that it wanted base rates held, later leading £1.04 billion to the market for seven days at 13 per cent.

The FT-SE 100 index, building on Thursday's record close of 2,500.6, advanced a further 26.5 to an all-time trading high of 2,527.1 by shortly after 9am. Money market rates had eased sharply, with the benchmark three-month inter-bank rate dropping to a low of 11 1/4 per cent, discounting a full point cut in base rate. By the close, the FT-SE 100 index had fallen back to 2,494.2, down 6.4 on Thursday, while three-month money rates ended at 12 1/4.

Spain fired market sentiment, cutting a full percentage point off an important lending rate, while Norway helped the mood by lowering a key rate by 0.3 of a percentage point.

The Bank of Spain was forced to adjust because the peseta was threatening to burst through its upper limit within the European exchange-rate mechanism, but the move improves the scope for Britain and France to ease rates.

The pound climbed a place to third from bottom of the ERM, despite the prospect of lower interest rates, moving ahead against the mark by three-quarters of a pence at one stage before easing to close at DM2.9278, down 11 points. Against the dollar, which gained against all main currencies, it dropped 2 1/2 cents to end at \$1.8310, while the sterling trade-weighted index fell back 0.3 to 93.

One reason for the British authorities' preference for holding back could be concern that the Bundesbank may still raise interest rates to cope with German unification costs and the stronger dollar.

A fresh wave of central bank intervention against the dollar failed to prevent the American currency from gaining ground against the mark. In New York, it climbed to above DM1.60 for the first time since August last year in hectic trading.

The Bundesbank led the intervention, but was joined late in the day by the Federal Reserve, which sold dollars for about DM1.5965.

American inflation figures provided further hints that the worst of the recession may be over and boosted speculation among economists that Alan Greenspan, the Fed chairman, is likely to wait before moving again to ease credit.

Wholesale inflation declined for the third consecutive month in February as a 5.1 per cent drop in energy prices, a result of the allied victory over Iraq, helped prices to fall 0.6 per cent. This compared with a 0.1 per cent drop in January.

Prices excluding food and energy increased by a less rosy 0.4 per cent. But this was lower than January's 0.5 per cent, and the figure was boosted by higher car prices that probably would not continue to rise.

Michael Boskin, the chairman of the White House council of economic advisers, said the drop in consumer prices last month proved the Bush administration's forecast of lower inflation later this year and in 1992 was on track.

Industrial production in February showed a steeper than expected 0.8 per cent decline, the fifth decline in a row and its lowest since June 1988.

Figures on the British economy suggested that the recession could be deeper than previously thought, with investment and consumer spending far weaker than expected.

The Central Statistical Office data showed the gross domestic product, average measure, falling 0.9 per cent in the last quarter of 1990 to stand 1.3 per cent below the fourth quarter of 1989. With the savings ratio rising to 10.8 per cent, consumer spending fell 1.6 per cent lower in the fourth quarter to show a 1.5 per cent decline on the final quarter of 1989.

Stock market, page 28

## Customers force rethink over bank practices

By LINDSAY COOK, MONEY EDITOR

BANK customers and consumer groups have united against the code of practice that will govern the way lenders treat personal banking clients, resulting in a delay in its introduction.

The draft code, which was scheduled to come into operation by the middle of this year, will now have to be revised if the Treasury is not to step in and impose legislation.

The British Bankers' Association said yesterday that it was now hoped to have it place by the end of the year.

The main concern in the hundreds of submissions on the draft code, published in December, is the way bank charges are taken from current accounts. Customers are not told beforehand and do not receive an explanation as to how the amount charged has been reached. The charges can put an account into the red for a second quarter, incurring more charges. At any one time, about 40 per cent of the 39 million bank current accounts are overdrawn.

The white paper on banking services published a year ago said charges should not be debited from customers' accounts without prior warning of the amount. The steering committee that produced the code interpreted this as mean-

ing that banks and societies should publish tariffs, and not that individual customers should be billed in advance.

When the white paper was published, John Major, then the Chancellor, said legislation would be introduced if the intended effect could not be achieved by the code of banking practice. It was then hoped that its main sections would be in place early this year.

The National Consumer Council's submission proposed that current account customers should be given two weeks' notice before charges were deducted from accounts, giving them time to dispute the amount, or to ensure there was enough in the account to cover charges.

A spokesman said: "Our position is: 'Why should banks be any different from any other commercial organisation?' Customers should know what they are paying before they pay it."

Pauline Hedges, of the British Bankers' Association, confirmed that many of the submissions complained of this practice. Banks accept that as a result of the submissions they may have to warn customers before deducting charges.

They say this will add to costs substantially, as their computers would have to be

programmed to identify overdrawn accounts and to produce letters to millions of overdrawn customers before taking the money.

A large number of customers also objected to banks and building societies supplying their names and addresses to financial and investment subsidiaries. They felt that their banks should not give any information to insurance, unit trust or portfolio management services.

The code, which has been criticised for endorsing current practices rather than improving the rights of customers, will now go back to the steering committee, headed by Sir George Bunden. This has representatives from the banks, building societies and retail credit providers.

The Consumers' Association has called for the code to be rewritten and published as a consultative document. The National Consumer Council found fault with virtually all the proposals.

Ms Hedges said: "The banks would like it to be a voluntary code rather than mandatory. If it is mandatory the taxpayer will have to pay for it. We don't want to cut corners. It may take longer than originally anticipated but it will be right when it comes out."

Comment, page 31

## Sugar sells shares to fund property

By GILLIAN BOWDITCH

EVERN though it is 20 years since Alan Sugar, the founder chairman of Amstrad, the electronics group, was selling television sets from a lorry, he still has a sharp eye for a bargain and is not averse to making a fast buck.

Mr Sugar raised £34 million from the sale of part of his stake in Amstrad yesterday to invest in the commercial property market. The 42.75 million shares were placed by James Capel, Amstrad's broker, with institutional investors at 80p. He still holds 205.5 million shares, equivalent to 36.4 per cent of the company or £175 million.

The money will be invested through his private property company. He is clear that now is the time to move into the sluggish commercial property market before it takes off

again. "I've got one or two things in mind, dotted about the place," he said. "I didn't like the price I sold my shares at, I think they are worth more than 80p, but the properties I have in mind to buy are underpriced just now. They're more or less forced sales. When the market recovers they will really take off."

Mr Sugar believes the economic environment is right for an upturn in the property market soon. "Interest rates are falling, the gloom is lifting a bit," he says.

The market took the news of the sale kindly and the shares fell only 3 1/2p to 85p. The launch of three Amstrad products, including the world's smallest desktop computer, at the CEBT exhibition in Hannover, helped the share price.

## Lex second half its 'worst ever period'

By GRAHAM SEARJEANT, FINANCIAL EDITOR

PROFITS of Lex Service, the Volvo concessionaire and motor group, tumbled to £9.1 million (£55.8 million) last year after a second-half collapse rated by Sir Trevor Chinn, the chairman, as "the worst ever period for Lex".

Turnover fell 11 per cent to £1.8 billion. The profit figures were struck after £20.1 million of exceptional restructuring costs, half in the American electronic business. Lex has cut its workforce from 12,600 to 10,200 since June 1989.

The dividend of 15.3p was maintained from reserves, in light of the exceptional charges, and helped boost the share price by 17p to 217p.

Trading profits of the core British motor businesses fell to £39 million (£60.9 million). Volvo concessionaries reg-

istered 66,000 cars last year, down 19 per cent against a 13 per cent drop in the market. The group's wider-ranging retail outlets outperformed the market, however, selling 38,000 cars, down 10 per cent.

Sir Trevor said the fall in private buying of cars had been compounded by a sharp drop in the company market in the second half. The first two months of this year have been worse. Volvo registrations were 8,800 against 13,800 in the same months of 1990 and 14,100 in 1989.

Lex still managed to trim working capital by a fifth and cut borrowings by £30 million to £104 million. Sales of loss-making computer marketing businesses led to extraordinary losses of £6.7 million.

Temper, page 29

## Panel referees Spurs match

By JONATHAN PRYNN

THE first of what may be a succession of offers, partial offers and recapitalisation proposals to bail out debt-ridden Tottenham Hotspur plc could emerge at any time between Monday and Easter, sources close to the company say.

The most advanced talks involve the approach from the consortium headed by Larry Gillick, the Scottish entrepreneur and one-time dog track owner. The consortium includes Terry Venables, the Spurs manager.

Mr Gillick, aged 44, became known 11 years ago as the developer of an Ayr complex including a greyhound track and football stadium. The stadium never saw any racing and was taken over.

Mr Gillick is the son of Tony Gillick, who played football for Rangers and Everton. Larry Gillick's fortune is believed to have been made in a series of London property deals after the collapse of the £430,000 stadium venture.

An offer for Tottenham of about £1 a share is in an advanced stage of

negotiation. However, establishing the bidders' financial bona fides could still hold up a deal until next week.

Both sides are keen to avoid the appalling publicity that surrounded Manchester United when Michael Knighton made an on-off bid for the Northwest club in 1989.

Thursday's announcement that the company had received a bid approach means that Tottenham has now officially entered an offer period making it subject to takeover panel rules. The takeover panel has indicated that it will "try to be reasonable" about enforcing time limits on a formal offer being launched.

The International Stock Exchange is still waiting for more information on the company's financial position and an extraordinary meeting EGM to ratify the controversial £1.1 million loan from Irving Scholar, the club chairman, before it will consider releasing the shares. The loan counts as a class 4 transaction under Stock Exchange rules and therefore subject to shareholder approval. There is

uncertainty about whether an egm would be required before the sale of prize asset Paul Gascoigne could go ahead. Stock exchange rules state that an egm is needed for the disposal of assets representing more than 25 per cent of the net assets of the company. Tottenham would probably argue that buying and selling players comes under the ordinary course of business of a football club, side-stepping the egm requirement.

Institutional shareholders, who have been kept informed of recent developments by Nat Solomon, the new chairman, in sharp contrast to previous practice, remain sceptical. "I shall believe a bid when I see it," said Christopher Finch, a director of Sun Life Investment Management Services, which holds 3.2 per cent of the shares.

Mr Finch said it would be impossible to respond to an offer until the interim figures, which are due out this month, are made available.

Gascoigne latest, page 43



Happy faces: Richard Oster, head of Cookson Group, which supplied 100 tonnes of plastic for the Comic Relief noses, with his secretary, Pat Dowton. Cookson is expected to report 1990 profits down at about £100 million from £183 million.

## Charities hope for boost in Budget

By SARA MCCONNELL

THIS year's Comic Relief effort will raise £10 million or more for charities in this country and overseas. However, fund-raisers are hoping that Tuesday's Budget will make this sort of event even more profitable.

Ian Morgan, partner at Baker Tilly, the accountant, who gives his services free to Charity Projects, which organises Comic Relief, said he expected some of the donors would give money under the GiftAid scheme announced in last year's Budget. This allows individuals and close companies to make tax-deductible gifts every year of between £600 and £5 million out of net income. Charities can then claim back basic rate tax on the donation and if the donor is a higher rate taxpayer, they can apply for higher rate relief.

However, there is pressure from charities and charity funding organisations to reduce the lower limit on GiftAid donations to £250.

Adrian Randall, chairman of the Charity Finance Directors Group, said: "The number of individual gifts over £600 is not particularly large and we would get in more money if the figure was lowered to £250."

GiftAid has raised £15 million. Charities welcomed the introduction of GiftAid in last year's Budget because they receive tax relief immediately on the donation. Other means of giving to charity, such as deeds of covenant, require donors to commit themselves for a minimum of three years.

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# Working class hero clings to his roots

**BUSINESS PROFILE**  
By CAROL LEONARD

**Tom Farmer**

If one were to look up the definition of working class in any reputable sociology textbook it would define Tom Farmer as the chairman and founder of Kwik-Fit, the tyre and exhaust firm, with surprising accuracy.

Farmer, aged 50, is fond of boasting that he has remained true to his roots. "I've kept my feet on the ground," he says repeatedly. He has certainly remained true to his class in many ways.

He feels ill at ease socialising with people outside his immediate family or his closest circle of work associates, preferring to keep "ourselves to ourselves". He talks about those colleagues as "the Kwik-Fit boys" and "Farmer's mafia", as if they were some fearsome street gang. He finds it difficult to express himself verbally: ask him to describe his house or his wife and he is lost for words. He has a "them and us" attitude towards both the "establishment" in his home town of Edinburgh and his customers. "Kwik-Fit boys are never served," he says.

But what makes all this so surprising is the fact that Farmer, the youngest of seven children, raised in a two bedroomed tenement flat in the dockland area of Leith, has a personal stake in the company worth just short of £20 million. Kwik-Fit is now capitalised at £135 million, employs 4,000 people, has sales in excess of £200 million and services more than 3 million cars a year. It retails, he claims, more car parts than any other company in the world.

Farmer is not, however, a newcomer to wealth. Kwik-Fit is, in fact, his third successful company and he made his first million when he was 27 years old. "I didn't think too much about it at the time," he says. "In fact, I was too busy to realise how well I was doing. I started my first business when I was 23; I just decided I wanted to work on my own. I knew that I could do my job better than anybody else. I always worked harder."

Farmer is the sort of man who has always done his job better than anyone else. He has to. He would feel he had let himself down if he did not. He is aggressive - as befits his stature, since he stands just 5ft 6ins tall - and competitive. His first job, at the age of 15, was a stores boy with a tyre firm, and then, as soon as he had learned to drive, he collected used tyres for a remould factory.

"I used to work day and night collecting castings, whereas the other guys would go out in their vans, collect one load, come back at say 4pm and sort them out. I used to do all my sorting out on a Saturday or a Sunday afternoon. I was smart that way. I collected many more and did quite well financially."

Even now he likes to pit his skills against younger Kwik-Fit employees. Next month, in accordance with a new company rule that all staff have to spend one week a year fitting tyres and exhausts in a depot, he too will take his turn.

"The trouble is it will have to be a record week for sales," he says.

Farmer launched his first business, Tyres and Accessory Supplies, in 1964, renting a shop in Edinburgh's Buccleugh Street and, a new idea at the time, offered discounts. He soon had a small chain and four years later sold out to Albion Tyre Services for £450,000. He remained a director for two years and then, at the age of 30, retired and moved to San Francisco.

"In those last couple of years I wasn't enjoying it all that much," he recalls. "I was no longer in a position where I was making all the decisions."

But retirement did not agree with him either. It lasted just four months. "I missed my mum," he says, adding, "I think it was Hoagy Carmichael who once said that the only trouble with retirement is that you can never have a day off."

The "muffler" shops he saw in America provided the inspiration for the launch of Kwik-Fit upon his return to Scotland in 1971. Three years later he again sold out, this time for £750,000. The purchaser, publicly quoted GA Robinson, gave Farmer a seat on the board and, within months, it ran into difficulties during the three day week, he took the helm, selling off its loss making businesses, buying out other directors' shareholdings and renaming the group Kwik-Fit.

He still sees himself as the local lad made good, and he is not, he says, a detail man -

*'I started my first business when I was 23. I just decided I wanted to work on my own. I knew I could do my job better than anybody else. I always worked harder'*

"I'm more of a visionary. I need someone coming along behind me, sorting out the bits and pieces" - but he is a tough negotiator. In 1980, when he heard that Firestone was withdrawing from Britain, he bought Dunlop to the post and bought Firestone's 180 depots for £3.5 million. He then immediately resold 82 to Dunlop for the same figure.

Farmer is at his most comfortable when talking about tyres and exhausts. He could go on for hours about the "buz" that makes Kwik-Fit depots different. If he is invited to a social function he always makes a point of finding out who else is going before deciding whether or not to accept.

"If there are no Kwik-Fit boys going, no one I can talk to about tyres and exhausts, I'm not really interested. I could talk about tyres and exhausts all day." He is not joking.

His involvement with Kwik-Fit is unashamedly personal. He takes it all to heart. Nothing annoys him more, he says, than an employee "who simply hasn't tried". It is easy to see why. In his early days he regularly worked until midnight and started again at perhaps 3am. He raised his two children - Sally, aged 23, and John, aged 22 - in the business. When he had his first tyre shop his wife, Anne, would bring them down on a



Rags to riches: Tom Farmer left behind an impoverished childhood to build a £20 million fortune as founder and chairman of Kwik-Fit

Sunday morning, on her way to mass. "They were aged one and one-and-a-half," he says. "The first customer that came in had to hold them until the next customer came in, and then he had to hold them. And so it went on."

That personal involvement extends to the fact that his photograph is now regularly reproduced in Kwik-Fit's newspaper advertisements.

He seems fascinated by the sound of his own name. He

wealth too. I have no shame in having a nice car (he drives a Mercedes) or a nice holiday. But I'm always aware of the fact that I should never flaunt it."

Home is now a turn of the century house in three acres in the Edinburgh suburb of Barnton, backing on to a golf course. He also owns 65-acre Inchkeith Island, in the Firth of the Forth. But he buys his suits off the peg from Jaeger.

He is also aware that sometimes his commitment to the company has had an adverse effect on family life. "Unfortunately, the job I was doing was more important to me than 95 per cent of other things. I remember when John was born I went down to the hospital, took Anne home and then I left her because the managing director of Firestone was in town and I needed to see him."

"But looking back on that now, it just wasn't right. It wasn't because I was selfish. I was just so wrapped up in the business. I'm not still like that, not quite. But if we sit down for dinner at home, there's Sally, there's John, there's Anne and there's me, and it's like there's another chair at the table for Kwik-Fit."

But his wife Anne was fully aware of what she was letting herself in for when she agreed to marry him 25 years ago. "When we were courting, I said I'd see her Thursday night she could rest assured that I would be there before midnight," Farmer says. "Her mother couldn't understand why she went out with me."

Anne, like most of the people he feels most at ease with, had known him for many years. He first met her when he was nine years old. She was six. "We went to school and church together," he says. Anne, just like Farmer and his parents, was born in Leith. It was a close-knit community. "Nobody had anything, it was during the war, but nobody wanted for anything either. The community was close but no one interfered, everyone was there to help. It was a very happy childhood. We grew up in the street, playing football, rounders, marbles."

Every Easter everybody in the family received a new suit, bought with the dividends his

mother received from the local Co-operative store. Farmer can still remember their Co-op number. "You had to have a new suit for Easter Sunday. And then the suit that had been kept for mass on a Sunday became your school suit and your school suit became the one you changed into to play in the street."

Farmer did not enjoy school. "I was not scholastic, I just wanted to get out. I was a loner, the sort of person who worked very hard to look inconspicuous."

Family life revolved around church, the Catholic church. Every Sunday they would go to mass in the morning, Sunday school in the afternoon and benediction in the evening. "Don't think it was all holy, holy," says Farmer. "It wasn't like that. It was just part of your life."

The Farmer siblings were all alike in that they were all born with "high energy," he says. "My sisters were dynamoes, tornadoes, vibrant. They made things buzz. My brothers were the same and so were my parents."

Farmer is the same, if not more so. He has a short attention span and finds it

difficult to sit still. But in some ways, he has changed. In ways that surprise even him. He mentions that he now so enjoys public speaking that he regards it as his hobby. Yet as a young salesman for a tyre company he can remember pacing up and down outside to pluck up courage to enter an office.

"I didn't have the confidence I have today. I had to really work at going in to make a call. I would drag about outside for ages. Sometimes I would put it off for days. I have never felt comfortable in company. I don't know and I still don't."

Farmer, in short, is a difficult man to get to know. He likes it that way and puts up what he hopes are impenetrable barriers. He has a softer side, as a generous benefactor to his local churches and other community organisations. Unlike so many other company chairmen, not a penny of the money he donates comes from Kwik-Fit. It is all out of his own pocket and he side-steps any attempt to talk about it, saying simply: "It's private."

He would far rather people just accepted him as a hard, tough businessman, a workaholic who expects the same loyalty from his staff. That

## Results up 21% at Dairy Farm

By GILLIAN BOWDITCH

DAIRY Farm International, the Hong Kong food and supermarket group that has a 25 per cent stake in Kwik Save and obtained a London listing last year, increased profits by 21 per cent in 1990.

Pre-tax profits for the year to end-December rose from US\$172 million to \$203 million. Sales rose from \$2.58 billion to \$3.65 billion, an increase of 42 per cent, and earnings per share rose 20 per cent, from 7.71 cents to 9.29 cents. The final dividend is 3.25 cents, making 4.6 cents, up 20 per cent.

During the year the group acquired the Simago chain of supermarkets in Spain for \$141 million, of which \$99.5 million has yet to be paid, and the Woolworths supermarket chain in New Zealand for \$165 million. Group capital expenditure totalled \$89.1 million. Group borrowing at the year end was \$78.7 million, giving gearing of 16 per cent. Net assets per share were 29.3 cents.

Simon Keswick, the chairman, said 1990 was an outstanding year for the company, with good rates of growth achieved by supermarket chains in Hong Kong, Australia and Britain. Kwik Save in Britain is believed to be interested in Budgens, the selling supermarket chain run by John Fletcher. But Kwik Save has indicated that the price of Budgens is too high at present for it to mount a bid.

Commenting on Dairy Farm's trading, Mr Keswick said: "The group and its businesses are in a strong financial condition. During 1991 we will be consolidating our recent acquisitions and despite generally flat economic conditions, we are confident that our philosophy of value for money for the daily basics of life will ensure that the company continues to prosper."

The figures bode well for Jardine Strategic Holdings, its 45 per cent shareholder, and Jardine Matheson Holdings, the group parent, which are due to announce their results next week. Jardine Matheson has been affected by a 28.6 per cent drop in after-tax profits from Jardine International Motors Holdings, its car subsidiary, although Hong Kong Land, the property flagship, is expected to produce record profits.

## Biggam moves up at BICC

By PHILIP PANGALOS

ROBIN Biggam, chief executive of BICC, the cables and construction group, will take over as chairman from Sir William Barlow, who is due to retire, at the end of the year. In the meantime, Mr Biggam takes on the job of deputy chairman in addition to his chief executive role.

He joined BICC as managing director in 1986, having previously worked for ICI, ICL and Dunlop, and became chief executive in 1987. He is highly respected and is credited by many for building up BICC's global cables position. Sir William said: "His ability and experience fit him well to take over as chairman."

The question of whether the roles of chairman and chief executive will be split remains unanswered for the time being, although the feeling in the market is that they will be, bearing in mind recent City criticism of joint roles.

A spokesman for BICC pointed out that there are still nine months before Mr Biggam will replace Sir William. He said: "Consequential top management changes will be announced in due course." BICC shares were unchanged at 440p.

## BUSINESS ROUNDUP

### European Leisure boosts its results

PRE-TAX profits at European Leisure, the nightclub and leisure group, surged to £4.42 million (£2.26 million) in the six months to end-December with sales, boosted by acquisition, ahead at £46.5 million (£14 million).

However, Michael Ward, chairman and chief executive, said the outlook for the rest of the financial year is difficult to predict as the recession continues to bite. He added that the second half did not start well, with the effects of February's bad weather and the Gulf war making trading even more difficult. Earnings per share slipped to 1.99p (3.12p), although the interim dividend is maintained at 0.5p. Trading profits advanced to £8.77 million (£3.4 million). The shares firmed 2p to 26p.

### Profits fall at Padang

PADANG Senang Holdings, the rubber and oil palm producer, suffered a fall in pre-tax profits to £70,166 (£141,046) in the year to end-December. Turnover fell to £325,590 (£467,569) while earnings per share slid to 0.85p (1.75p). The proposed dividend is 0.6p (1.1p) for the year.

### Thomas Walker falls

THOMAS WALKER, the Birmingham company that manufactures metal fasteners for the clothing industry, has trimmed its interim dividend after pre-tax profits slumped to £36,700 (£167,100) in the six months to end-December. Turnover edged up slightly to £1.76 million (£1.75 million) while earnings per share slid to 0.3117p (1.7871p). The interim dividend has been reduced to 0.175p (0.26p).

### Beradin sees figures drop

PRE-TAX profits at Beradin Holdings, the plantations company, fell to £152,280 (£402,432) in the year to end-December on reduced turnover of £475,363 (£738,692). Earnings per share fell to 0.63p (1.74p) and the company is recommending a dividend of 0.45p (1p).

## Renown profits halved

By OUR CITY STAFF

RENOWN Incorporated, Japan's biggest clothing manufacturer and the group that bought Aquascutum, Mrs Thatcher's favourite British fashion retailer, for £74 million last year, saw profits drop dramatically because of large markdowns on excess stock. Renown reported a 50.2 per cent drop group profits last year to \$5.3 million on sales of \$243 million (\$236 million), mainly due to bargain sales to deplete excess inventories of clothes.

Late summer hot weather and an unusually warm winter also curbed sales growth last year, a spokesman for the group said, and a recent decrease in the Japanese birth rate is being blamed for the slump in Renown's sales of baby clothes.

Renown had excess inventories worth 13 billion yen (£51.6 million) in 1989, reduced to 9.50 billion as of end-1990. It hopes to reduce such inventories to 8 billion yen or 8.5 billion yen by the end of this year, the spokesman said. Depreciation costs of a domestic distribution centre, to be opened in August, will limit profit growth this year, the group said.



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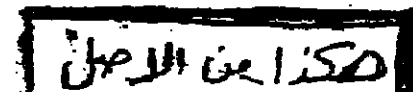
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## TEMPUS

# Why Lex is looking ahead

Analysts fear pre-tax profits for this year could be below £15 million though the first year of recovery could produce earnings around 27p per share next year. That is looking some way ahead, as is the share price.

## Speyhawk

**SPEYHAWK'S** latest results statement reveals how desperate the struggle for survival has become in the property development industry.

Trevor Osborne, Spychawka's chairman, has met that struggle head on. When the extent of the slump in the commercial property market became clear last spring, Mr Osborne started to sell properties while buyers still existed. This incurred heavy

losses so that while group turnover rose 32 per cent to £143 million in the year to last September, it suffered a £2.86 million loss compared to a £23.3 million pre-tax profit. The sales have allowed Spivey to meet its commitments to buy new sites and develop existing ones, and keep some control over its debts. In 1989, more than three-quarters of the group's

three-quarters of the group's debt was repayable within a year. Most is now in a three-year facility.

The company is still heavily indebted and depends on further sales, most notably the

VOLUMES	
Vol '00	Vol '00
3,836	Royal Bank 1,292
2,132	Royal Inn 2,631
L&G	
Liberty	

Boyer	2,162	Boyer	2,581
Corrino	3,594	Salisbury	1,880
Lucas	1,718	Scot & N	458
MAS	3,765	Seam	7,915
McDowell Can	2,143	Shawn Trmt	1,279
MEPC	1,975	Shell	3,011
Midland	5,851	Smith & N	2,013
NW West	4,233	SK Beach	1,318
N W Water	398	Sun Alliance	1,838
P&O	502	Tarmac	2,326
Pearson	450	Tate Lyle	1,982
Pittington	2,907	TSB	5,342
Protestant	11,016	Tyson	3,043

Producers	11,070	Tesco	3,081
Racial	3,801	Thames Wdr	1,634
% Howls	1,577	Thom Emi	858
Rank	626	Trasgar	1,906
R&C	890	TrF	2,038
Redland	401	Ultramar	1,349
Reed	1,583	Unilever	2,074
Reusers	825	Unipol Sls	1,196
R&C Gp	412	Wellcome	530
RTZ	1,274	Whitbread	2,911
A-Royce	4,911	Wip. Teape	395
Shakespeare, R	481	Wigle Cos	1,806

**Hoping for more interest rate cuts: Sir Trevor Chinn**

The last leg of this strategy, to find a cash bidder for the company, fell through last August when Nordsjerman, the Swedish company, withdrew. Speyhawk's latest accounts may still attract other offers.

MAJOR CHANGES		MAJOR INDICES	
<b>RISES:</b>		<b>New York:</b>	
Schroders .....	820p (+17p)	Dow Jones .....	2947.77 (-4.46)
SG Warburg .....	484½p (+16p)	S&P Composite .....	372.81 (-0.88)
Greenall Whitley .....	358½p (+17p)	<b>Tokyo:</b>	

Dunhill	412½p (+14p)	Zunich: S&K Gen	551.0 (-3.4)
Harstone	217½p (+15p)	London:	
<b>FALLS:</b>		FT. - A All-Share	1244.67 (-1.56)
Body Shop	285½p (-14p)	FT. - "500"	1330.70 (-0.55)
Guinness	880p (-17p)	FT Gold Mines	145.6 (-0.2)
<b>FALLS:</b>		FT Ford interest	93.92 (-0.92)
Grand Met	774½p (-27½p)	FT. Govt Secs	84.61 (+0.15)
Kleanword Benson	331p (-23p)	SEAD Volume	894.38
Allard Lyons	559p (-10p)	USA (Daxsmine)	135.08 (+0.80)
Stigall	113½p (-11p)	*Denotes latest trading prices	

With the deadline for franchise bids just two months away, now is not the time for a detailed breakdown of the company's activities.

One rival bidder, a consortium put together by Flextech, the oil services and cable-TV company, has already declared its hand and others will follow. With so much uncertainty in the air, the shares are difficult to value.

RECENT ISSUES	
<b>EQUITIES</b>	
Atlantic Resources	37
Abertorph Smir (100p)	120 +1
Alliance Res	48

Invergordon (135p)	182
Livercrest (108p)	89
MMEC	31½
MMI (20p)	23½
Malsys Capital	27½
Midland Radio	96
Pelican Gp (50p)	28
Proseus Int (84p)	119 +9
Seton Healthcare	185
Smaller IT	83 +2
Stand Platform (225p)	172

## FT-SE 100 VOLUMES

[illegible]

## MAJOR CHANGES

<b>RISES:</b>	
Schnodders	820p (+17p)
SG Warburg	4847p (+16p)
Greenall Whitley	3587p (+17p)
A McAlpine	324p (+18p)
McCarthy & Stone	97p (+10p)
J Mowlem	339p (+11p)
Ward Group	180p (+18p)
Boosey & Hawkes	465p (+10p)
<b>FALLS:</b>	
Camperi	267p (+10p)
Sunnet & Vine	165p (+10p)
Hickson	157p (+14p)
Alexson	622p (+14p)
Dunhill	412p (+14p)
Harstone	287p (+15p)
<b>FALLS:</b>	
Baby Shop	2265p (-14p)
Currys	850p (-17p)
Grand Met	774p (-27p)
Klemart Benson	331p (-23p)
Allied Lyons	559p (-10p)
Ward	133p (-10p)

## MAJOR INDICES

New York	
Dow Jones	2947.77 (-4.46)
S&P Composite	372.81 (-0.89)
Tokyo:	
Nikkei Average	28943.10 (+300.77)
Hong Kong	
Hang Seng	3722.39 (+94.48)
FT-SE Euro 100	1082.55 (-0.90)
Amsterdam:	
CBS Tenancy	93.1 (-0.6)
Sydney: A0	1443.7 (+9.8)
Frankfurt DAX	1570.55 (-6.0)
General:	
Burgen	5762.70 (+5.20)
Pairs: CAC	4633.31 (+6.17)
Zurich: SKA Gen	551.0 (-3.4)
London:	
FT-A-AB Share	1214.67 (-1.55)
"FT-100"	1330.70 (-3.05)
FT Gold Mines	145.6 (-0.2)
FT Food interest	93.32 (-0.09)
FT Govt Secs	84.61 (-0.16)
Bergans	5366
SEAD Volume	894.38
London:	
"Dor Jones Int'l"	136.09

## RECENT ISSUES

EQUITIES	
Atlantic Resources	37
Auriferous Smr (100p)	120 +1
Alamosa Res	134
Bratbur Res (155p)	134
CANW Group (300p)	59
Castle Carrn (50p)	38 +1
DeVito Jvts Trst (50p)	40
East German Inv	119
Edos (100p)	62
Enbroskorp	69
Europe Energy	14
Exxon Pres (175p)	50
Foreign & Cci	50
Highcroft Inv	165
Invergord (135p)	162
Levervest (100p)	69
Minco	31*
MMI (200p)	23*
Malaysia Capital	27*
Midland Radio	96
Oilcan Gp (50p)	28
Proxus Inv (84p)	119 +9
Seton Healthcare	105
Smaller Tr	83 +2
Stand Platform (225p)	172

## UNIT LINKED INSURANCE INVESTMENTS

[illegible]

**The prices in this section refer to Thursday's trading**



# Sears tipped to increase £155m bid for Grattan

**By GILLIAN BOWDITCH**

**ANALYSTS** believe Sears may increase its £155 million offer for Grattan, Next's mail order business, this weekend. Sears, which was completing its circular to shareholders last night, has called an analysts' meeting for Monday morning. Next is backing a £151 million bid for Grattan from Otto-Versand.

A higher Sears offer would increase the pressure on Next and Otto who have been trying to avoid an auction with Sears. Next and Otto originally agreed a price of £140 million, which was topped by a £150 million offer from Sears. When Otto increased its offer to £151 million, Sears offered £155 million but Otto seems reluctant to exceed its present bid.

Analysts believe Sears may raise its offer to £161 million.

They say that, at £155 million, Sears is at the bottom of the range of offers it initially suggested to the Next board. Sir David Wolfson, Next's chairman, told shareholders last week that Sears originally suggested a range of between £155 million and £175 million which was revised downwards.

Next shareholders have to vote on the Otto offer next Friday and if Sears does increase its offer by Monday morning, Next would be pushed to respond properly before the deadline for proxy votes at 10am on Wednesday. Shareholders will receive a circular from Next this weekend outlining the arguments for accepting the Otto bid. Sir David says the Next directors' concern is to ensure that the price is satisfactory and that the services Grattan provides to Next continue.

Next will have to buy about £50 million worth of services for the Next Directory from the new owner of Gratian over the next four years.

The Next board believes that this part of the transaction, if provided by Otto, will outweigh the equivalent value if provided by Sears by more than £4 million. Sir David says that as a direct competitor of Next, Sears would exercise the full weight of its bargaining power when the service contract came up for renewal, which could disadvantage Next Directory. Next says Otto has the technical expertise and the capacity to fulfil these service contracts.

Confess Maitland Smith, chairman of Sears, says Sears is able to service fully all the requirements of Next and Next Directory as well as, if not better than, Otto-Versand. He says Sears may even be able to provide these services to Next cheaper than Otto and, if asked, is prepared to extend the life of the service contracts.

He said Next would have to find the money to pay for the £50 million of services and there were no guarantees that Otto would not strike a hard bargain when it came to negotiating the contracts if it was the owner of Grattan.

**Alan Bond: granted hearing on September 16**

## Bond remanded on bail of £41,600

ALAN Bond, the Australian businessman, was remanded on bail of Aus\$100,000 (\$41,600) until September 16 after appearing in a Perth court.

after appearing in a Perth magistrates court on Friday to face a charge of dishonestly attempting to induce another businessman to deal in securities.

Mr Bond, former chairman of Bond Corp Holdings, was granted a preliminary hearing to determine the legal standing of a charge relating to his role in the Aus\$70 million bailout of Rothwells, the collapsed property company, in 1987. He has pleaded not guilty to the charge that he concealed from Brian Coppin, the bearing.

Geoffrey Miller, counsel for Mr Bond, told the court that the hearing - to determine whether a prima facie case has been made out against Mr Bond - would take place on Monday. It is set to start on September 16, on Cam Zemplins, the magistrate, renewed Mr Bond's bail of Aus\$100,000.

# China tries to allay worries in Hong Kong

FROM LULU YU IN HONG KONG

**BUSINESS** people in Hong Kong have always been sensitive to the winds of change in China. It took just a day to wipe out a third of the colony's stock market value after tanks rolled on to Tiananmen Square on June 4, 1989.

Twenty-one months after that day, when business confidence slumped to an historic low, the man in charge of China's interests in Hong Kong has moved to allay investors' concerns and promote Hong Kong as a capitalist haven.

**Japanese banks**

He told a meeting of the general chamber of commerce that Hong Kong would remain a free port and an international finance centre, with free capital movements, free competition and a convertible currency issued by foreign banks.

He gave assurances that the Peking government was sincere in its determination to maintain Hong Kong's stability and prosperity, and that all foreign nationals and investments would be protected under a Western-style legal system. "In my view, Hong Kong will still be a 'golden bowl' in future. Since the rim of the bowl is open to all, all treasures and human resources will pour in," he said.

Mr Lu's remarks echoed the open-door economic policy launched by Deng Xiaoping, the senior leader, in 1979, and were music to the ears of Hong Kong's anxious businessmen.

Mr Lu's reassurances came at a time when Hong Kong has been hurt by uncertainties about Peking's vacillating economic policies, and the Gulf war, which brought recession to most of the colony's main markets.

Analysts believe the ministry stepped in as marriage broker, intent on arranging a bailout for Sarsa Shunkin, which had taken on property-related bad debts and was considered close to bankruptcy. Interest rate deregulation and a threefold rise in the cost of funds contributed to the 90 per cent plunge in its pre-tax and net profits revealed last September.

The Ministry is anxious to retain its record free of postwar heavy security measures, bankruptcies. Tolga Bank, with outstanding loans worth Y19,500 billion, will take on Sanyo Shiniki's Y145 billion worth of outstanding loans. In the past, the Ministry has been the ministry's support in the competitive deregulated markets of the future.

## Japanese banks to merge

FROM JOANNA PITMAN  
IN TOKYO

**MERGE** or die is, in essence, the latest directive from Japan's finance ministry to the smaller of its 7,000 banking constituents, each worried by the prospects of liberalised Japanese financial markets.

The message has been received and understood by Sanwa Shinkin, one of Japan's 455 shinkin banks or credit co-operatives, which yesterday announced the end of its search for a marriage partner. It will merge on October 1 with Tokai Bank, the seventh largest of Japan's 12 city banks, with assets of 36,500 billion yen (£145 billion).

Analysts believe the ministry stepped in as marriage broker, intent on arranging a bailout for Sanwa Shinkin, which had taken on property-related bad debts and was considered close to bankruptcy. Interest rate deregulation and a threefold rise in the cost of funds contributed to the 90 per cent plunge in its pre-tax and net profits revealed last September.

The ministry is anxious to retain its record free of post-war bank or security company bankruptcies. Tokai Bank, with outstanding loans worth ¥19,500 billion, will take on Sanyo Shinkin's ¥145 billion worth of outstanding loans. In return, Tokai Bank will expect the ministry's support in the competitive deregulated markets of the future.

## Sirdar falls by a third

**By PHILIP PANGALOS**

**SIRDAR**, the textiles group, saw a fall in pre-tax profits to £2.1 million (£3.19 million) in the six months to end-December, as turnover declined to £27.5 million (£28.1 million). Earnings per share slipped to 2.27p (3.57p) and, although the interim dividend is maintained at 1.65p, the outlook for a maintained final payment is uncertain.

Jean Tyrrell, the chairman, said the hot summer and mild autumn and winter did little to alter the trend in hand-knitting yarn sales, although the rate of decline was much lower than for the past few years.

Burnatex, the group's carpets and floorcoverings business, maintained its position in the market but with "slightly lower profits". Household textiles were particularly depressed and Eversure, the group's household textiles business, showed a poor trading performance and slow moving stocks. Shares climbed 4p to 54p.

## UNLISTED SECURITIES

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## MONEY MARKETS

## Exchange Index compared with 1985 was down at \$3.0 (day's range \$3.0-93.3).

### STERLING SPOT AND FORWARD RATES

Range	Close	1 month	3 month
Wire Rates for March 15			
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
London 1,830.5-1,830.0	1,830.5-1,831.0	0.98-0.95P	2.52-2.52P
Amsterd 2,114.2-1,139.0	2,114.2-1,139.0	0.48-0.37P	0.50-0.76P
Paris 3,293.0-3,293.0	3,293.0-3,240.0	1-4cP	3P-31cP
Frankfurt 2,500.0-2,500.0	2,500.0-2,500.0	1-10cP	1-10cP
Amsterdam 11,211.11-11,211.1	11,222.9-11,217.1	2-1/2cP	5 1/4-4cP
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# WEEKEND MONEY

THE TIMES SATURDAY MARCH 16 1991

EDITED BY LINDSAY COOK, MONEY EDITOR

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## Banks must work to crack code

It looks like the banks are going to have to mend their ways substantially if they are to avoid legislation to govern the way they treat their customers.

The draft banking code of practice published in December is set to go back to the steering committee for a rethink and consumer groups scent victory. The code, which merely endorsed the way banks operate, with virtually no concessions to the concerns of customers, will need considerable revision if the banks and building societies are to escape with a voluntary code.

Bankers have acknowledged this week, as the analysis of the hundreds of submissions on the proposed code gets under way, that they will have to make some changes if the Treasury is not to impose a statutory code.

It appears the banks are surprised that customers and consumer groups object to their accounts being plundered for charges without any notification. The payment levied when a customer is overdrawn can be

substantial and, even worse, can cause them to be overdrawn for a second quarter if the money is taken when funds are low. They then incur a further penalty for every transaction during the second quarter. The further cost of the letter from the bank manager compounds the anger felt by customers.

Consumer groups argue that customer should be given at least 14 days' notice before any charges are deducted from their accounts. This would give time to sort out any disputes and allow customers to ensure there are sufficient funds to meet the bill.

The banks say that the costs of being overdrawn are so swingeing because a large proportion of current account customers pay nothing for the service and receive interest in the bargain. They say the expense of notifying customers before they take the



### COMMENT

LINDSAY COOK  
WEEKEND MONEY EDITOR

money would add to their costs and that customers would have to pay more in the end.

The other main area of concern is the making free with their confidential financial details, as far as other parts of a bank is concerned.

The code planned to confine the passing of information about bank customers to investment and financial subsidiaries. This would be limited to their names and addresses with no details of accounts being passed on. However, Sir George Blunden, the chairman of the steering

committee, said at the launch that the code would allow a bank to supply a list of all its personal customers with assets of £50,000 or more to an insurance subsidiary. Most bank customers do not like such intrusion and resent insurance salesman being given information.

The proposed code falls far short of the recommendations of the Jack Committee and the subsequent white paper. The customers have made their views known forcefully.

Now it is up to the banks and building societies to come up

with something more acceptable, or the Treasury may come up with its own code.

## Tessa tears

Savers lured into tax exempt special savings accounts (Tessas) by the loss-leader interest rates offered by some banks and building societies face disappointment in the coming months. Now that the hype surrounding their launch has died down and the sales are steadily falling, there is less need to offer the highest returns. Two base rate cuts already have to be taken into account.

Up to £5 billion flooded into Tessas in January and February. The majority was paid into variable rate accounts. Few institutions were brave enough to offer fixed savings rates over a

five-year period, and the guaranteed rates were largely spurned by savers attracted by the much higher variable rates on offer.

Once again, some investors will feel cheated as they realise their Tessas are likely to fall short of the projections made in January.

Tax rules allow savers to move their money around, but the initial limit of £3,000 most likely means they will not, leaving them feeling resentful if new Tessa customers are ever offered a higher interest rate. This is already a complaint about ordinary building society accounts. Savers dislike putting substantial amounts into term accounts to find that new investors are offered more in another.

Similar disputes will follow with Tessas when banks and building societies launch their 1992 accounts. One way it could be avoided would be a Budget announcement of a fixed rate Tessa, mark two, aimed at small savers. It could even fund fixed rate mortgages.

## Rising jobless toll matched by leap in mortgage cover

By LINDSAY COOK, MONEY EDITOR

The increase in the number of people unemployed over the past 11 months has been matched by a dramatic rise in the number taking out insurance to pay their mortgages and other regular payments if they lose their jobs.

Leaders report that the number of people taking out these policies doubled last year and early signs indicate another huge rise this year. Claims also jumped by more than 50 per cent and premiums could increase as a result. It is not only new homebuyers and borrowers who are taking out the policies.

Building societies and banks report that about half the new policies are taken out by existing borrowers feeling uncertain about the future. Some lenders have even made these policies a condition of special fixed rate mortgage offers.

Anyone who has reason to believe they will be made redundant is excluded from taking out cover. However, those who are wary of the economic climate and fear cuts should qualify.

The current recession is hitting different people from the last one in 1980-1. Lloyds Bank reported a loss on its credit card operation last year because of bad debts. This was despite raising its new £12 annual charge. Lloyds' customers have a slightly higher socio-economic profile than the other major banks. Its credit card debts are an indication of substantial job losses among white collar workers.

A spokeswoman said: "We are getting cases of couples with two incomes and no children who have a high turnover on their cards and either one or both have lost their jobs suddenly and they cannot pay. These people had high incomes and thought that servicing the debt would be no problem."

At GE Capital, which operates store cards and loans for retailers, claims on insurance policies rose 50 per cent last year, said Roger Jimmy, director of insurance. The company was handling 40,000 to 50,000 claims a year. The average payout was £150.

Excess Insurance, one of the leading providers of accident,

sickness and unemployment insurance, said the incidence of claims had risen as a consequence of the recession and that all schemes were under review. "Inevitably there will be some increase in premiums," said Clive Fletcher, claims director.

Nick Watson, underwriting manager at Sun Alliance, said the last quarter of 1990 saw a "large increase in claims" and the trend was continuing. Most of the claims were for

*'Couples with two incomes and no children suddenly cannot pay. They thought the debt would be no problem'*

unemployment. He added that premiums could rise.

Financial Insurance Group said that in 1989, 70 per cent of claims on disability and unemployment policies were for disability, but the claims were now split equally and unemployment claims were rising. A spokesman said: "People are not able to get jobs so quickly." The number of applicants for cover was rising, although lending was falling, he said. "I don't believe we are seeing people panicking and getting cover who have refused to take it out previously. People are just more aware of its availability."

Lloyds Bank offers payment protection insurance to new Access card customers, which costs 60p a month per £100 borrowed. Last year the take-up increased from 37.6 to 45.8 per cent.

Another Lloyds policy, to cover mortgage payments in the event of unemployment or disability, had an even greater increase, up almost two-thirds to 24.1 per cent. The policy is available only at the time a loan is taken out and costs £5 per month for each £100 of cover. It will pay out for up to 12 months in the event of unemployment and two years for disability. Borrowers have

to wait 31 days with both policies before they can make a claim, but the policy will then pay out from day one of unemployment or illness.

Sales of Abbey National's Payment Care policy, which was launched in May 1987, doubled last year. The policy is available to new and existing borrowers and costs £5 a month for every £100 insured. Other bills, such as gas, electricity and telephone, can also be included but must not account for more than 50 per cent of the cover. Abbey's policy will pay out after eight weeks of involuntary unemployment. The cover is for up to two years for unemployment and five years for disability.

Woolwich Building Society offers insurance cover to new and existing mortgage borrowers. Last year sales doubled and a spokeswoman said that during the first two months of this year there was a similar increase. Half those taking the cover were existing customers. Claims were also up 20 per cent last year.

The society has two policies. The first pays out on the thirty-first day of unemployment and costs £4.50 per £100 of cover. The second pays out after 90 days and costs £3.50 per £100. Both have a maximum payout of £1,000 and cover customers for up to one and a quarter times their mortgage related payments each month. The policies pay out for up to 12 months and are reinstated after a customer has been back at work for six months.

**H**alifax Building Society offers a mortgage payments protection policy to new and existing borrowers. About 170,000 borrowers have taken out the cover, about 10 per cent of the society's borrowers. A spokesman said the policy was growing in popularity. It costs £4 for every £100 of cover, begins to pay out on the ninety-first day of absence from work and continues for up to two years. There is no payout for anyone who loses their job within 90 days of taking out the policy.

Marks and Spencer's 2 million charge card customers are offered cover at 64p per £100.



Facing a heavy loss: Nicola Grace outside the Hazlemere home she is trying to sell

Customers have to tick a box on the application form to obtain the cover. The average take-up is 27 per cent, but a spokeswoman said there had been "a slight increase in the last few weeks".

The policy pays out 15 per cent of the outstanding balance or the minimum monthly payment, whichever is the greater. Payments begin after 28 days of unemployment. To qualify for the policy, card holders must have been in regular paid work for at least six consecutive months and not know that unemployment is likely.

Barclays Bank offers illness or accidental injury cover to its Barclaycard customers at 30p per £100 of borrowing.

The bank's Assent budget card also offers redundancy cover and costs 60p per £100. Both pay one tenth of the outstanding balance each month for up to 12 months.

Barclays' mortgage customers can also cover up to £600 worth of payments a month, costing £5 per £100 of cover.

The policy, which has been taken out by about 16 per cent of the bank's home buyers, pays out after 30 days but must be applied for with the loan.

National Westminster Insurance Services last month withdrew its Riskmaster policy, offered through Wessex Insurance, which covered loans taken out with any company. A new version will be launched soon.

survive." The lender now insists he must deal direct with the insurers. "What I want to know is, why did the mortgage lender take so long to tell me the repayments were not being met," he asked.

He is also at a loss to understand why the lender, who sold him the policy, subsequently refused to deal with him, telling him that he must now communicate directly with the insurance company.

He cannot understand why the insurers still refuse to believe he is unemployed, when the employment office is happy to supply certificates saying he is unemployed.

He added that another insurance company had been happy to honour a second redundancy policy he had taken out. "They paid up every month," he said.

## Property plunge prohibits sale

By SARA MCCONNELL

NICOLA Grace, a freelance computer consultant, bought her two bedroom mid-terrace house in Hazlemere, Surrey, for £79,000 in 1988, at the height of the property boom. She took out a 100 per cent mortgage with the Alliance & Leicester Building Society to finance her loan.

Last Friday, her £38,000 a year freelance contract came to an end and she is now looking for a job. The end of her contract puts even more of a strain on her finances, which she has been trying to ease for more than a year by selling her home.

Faced with mortgage payments of £1,000 a month, Ms Grace, aged 25, and her fiancé decided last year to try to rent a four bedroom mid-terrace house for £470 a month.

Ms Grace said: "It's cheaper to rent and the house is too small because my fiancé has two children aged three and eight who come every other weekend."

She was told at the beginning of this year, however, that the house would only fetch £65,000, which is £14,000 less than the original

mortgage. Even at this price, there was no interest from prospective buyers.

Alex Dann of TT International Brokers, her mortgage broker, suggested to the Alliance & Leicester that Ms Grace sell the property for £65,000. He said that she could then take out an unsecured loan of £15,000 with an annualised percentage rate of 23.4 per cent, repayable over ten years or less, to cover the gap between the price of the property and the mortgage on it.

The Alliance & Leicester refused to consider this option although the only alternatives would be for Ms Grace to stay where she was or choose voluntary repossession.

The society refused to accept the suggestion of an unsecured loan because it would not be covered by the indemnity insurance that it had taken out on her 100 per cent mortgage.

The society eventually agreed to make her an unsecured loan, solely because she had had a loan before and had repaid it early. Ms Grace has, however, decided to stay put for the moment until she gets another job.

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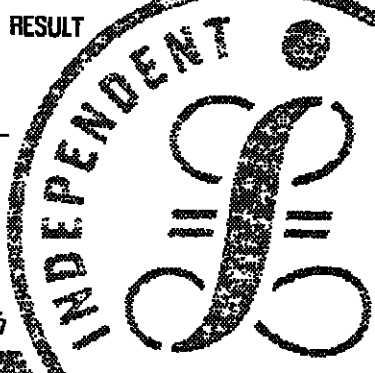
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**By LINDSAY COOK**  
MONEY EDITOR

Most of the people building new homes already own mortgaged homes and are still living in them. The society allows self-builders to defer

People took on the work to save up to 40 per cent of the cost of their new homes by working for up to 80 hours a

Nick Wigg, managing director of Self-Build North West, a

On one scheme in Hampshire, four months from completion, the group was able to renegotiate the price of land downwards with the local council. It had also gained because the price of builders' materials had fallen.



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About 150 million Americans regularly chat their way to phone bills totalling more than \$55 billion a year.

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To help you complete this application form, please see the Application Checklist below. Please use BLOCK CAPITALS throughout. It may be necessary to return your application to us unprocessed unless all required information is provided. You will have the right to withdraw your application for a plan within 7 days of its receipt by Fidelity, in accordance with the terms described in this advertisement.

Personal Details	Contribution Options
Surname <input style="width: 90%;" type="text"/>	<p>You may choose to place your contribution all at once (lump-sum) or through our Phased Investment Programme. Choose one option only and tick only one contribution amount. For phased investment please indicate phasing period.</p> <p>All cheque amounts include charges and VAT. Cheques should be made payable to Fidelity Nominees Limited and must be for the amount stated in brackets.</p>
First Name(s) <input style="width: 90%;" type="text"/>	
Title to this form <input style="width: 90%;" type="text"/>	
Address <input style="width: 90%;" type="text"/>	
Postcode <input style="width: 90%;" type="text"/>	
Telephone No. <input style="width: 90%;" type="text"/>	<b>LUMP SUM</b> <b>Contribution Amount</b>
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Retirement Pension No. <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	£3,000 (Cheque amount £3,146.62) <input type="checkbox"/>
Tax District and Reference <input style="width: 40%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	£6,000 (Cheque amount £6,293.25) <input type="checkbox"/>
Date of Birth <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<b>PHASED INVESTMENT</b> <b>Contribution Amount</b>
(Applicants must be 18 or over)	£3,000 (Cheque amount £3,146.62) <input type="checkbox"/>
Fidelity Account Number <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	£6,000 (Cheque amount £6,293.25) <input type="checkbox"/>
(If known)	Phasing Period      6 months <input type="checkbox"/> 12 months <input type="checkbox"/>
<b>Investment Options</b>	I would like to receive copies of the Managers' Reports, free of charge, for the unit trust in which my PEP invests. <input type="checkbox"/>
You can select only ONE PEP strategy each tax year.	I would like to receive the annual report and accounts of each company whose shares are held within the Equity Portfolio of my PEP at the time of publication of the same and I acknowledge that Fidelity may charge me a fee for doing so. <input type="checkbox"/>
<b>GROWTH PEP STRATEGY</b> <input type="checkbox"/>	
<b>INCOME PEP STRATEGY</b> <input type="checkbox"/>	
(with quarterly income)	
<b>INTERNATIONAL PEP STRATEGY</b> <input type="checkbox"/>	

### Application Checklist

1. Please complete all personal details, including National Insurance number or, if retired, your Retirement Pension number. This is a legal requirement. Your application cannot be processed without it unless you are a married woman who has not worked for the past 20 years who does not have a National Insurance number. In this case, please send a signed letter with your application to confirm this situation.
2. Please choose which PEP Portfolio you prefer, and enter the contribution amount for either the lump sum or the phased investment option.
3. Your cheque should be made payable to Fidelity Nominees Limited for the cheque amount indicated in brackets - no other amounts will be accepted.
4. If you and your partner are both investing, you will each need to complete a separate application form and forward separate cheques.

### Declaration

i	I declare that I am:	<p>(a) aged 18 years or over and</p> <p>(b) resident and ordinarily resident in the UK for tax purposes, or</p> <p>(c) non-resident but performing duties which are treated by virtue of section 133(4)(a) of the Taxes Act 1998 (crown employees serving abroad) as being performed in the UK.</p>	<p>T304</p>
ii	I declare that I have not subscribed to any other FEP for the 1990-91 tax year		A
	I confirm that I have read and agree to be bound by the Terms and Conditions applying to the 1990-91 Fidelity Personal Equity Plan as set out in the advertisement and subject directly		B
	I hereby authorise Fidelity	<p>(a) to hold all cash with respect to Plan investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash, and</p> <p>(b) to make on my behalf any claims in relation to cash in respect of my Plan investments and to receive any such sums as may be due on my behalf on the Plan, and</p> <p>(c) <i>provided that it is permitted under the Terms and Conditions to transfer or pass on in the case may be</i> Plan investments, interest, dividends, rights or other proceeds in respect of those investments or any cash</p>	<p>C</p> <p>D</p> <p>E</p> <p>F</p> <p>G</p> <p>H</p> <p>I</p>
iii	I declare that the information given in this application form is correct, and I will notify Fidelity immediately of any changes to the information contained herein.		

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

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**Fidelity Investments**

— **THE** —

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## Credit agency prepares to challenge data ruling

By LIZ DOLAN

INFOLINK, a major credit reference agency, is preparing to lock horns with Eric Howe, the data protection registrar, over the use of information about third parties in assessing the suitability of credit applicants.

Dr Brian Bailey, managing director of Infolink, is keen to proceed with an appeal to the Data Protection Tribunal against a ruling made last year by Mr Howe. The hearing is scheduled for April 15.

Last month a tribunal rejected a similar appeal by CCN, a rival agency. It decided that CCN should not release information about past or current residents of the same address as the credit applicant. This meant that information about lodgers, nannies, flatmates and residents of other flats in the same block could no longer be divulged during a credit search.

Excluded from the ban, however, was data about the applicant's immediate family, including people with different surnames who might reasonably be considered members of the same household.

Mr Howe had ruled that all third party information should be excluded. Like



Howe decision

CCN, he has until March 25 to decide whether to appeal against the tribunal's ruling. Infolink is also waiting until March 25 before making the decision about its own appeal.

Two other big British credit reference agencies, Equifax Europe and CCMS, are also waiting to see what Mr Howe and CCN decide. They are both scheduled to appeal against Mr Howe's original ruling later this year.

Dr Bailey argues that his agency's situation is different from that of his rivals, as it only releases third party information that is available

on public record. The rest supply facts about third parties that are not normally available.

He maintains, therefore, that to release information about county court judgments on past and present occupants of the applicant's address is completely legal and cannot, therefore, be banned by the Data Protection Bureau.

"People using our services want to lead money," Dr Bailey said. "They will not turn down any application for credit unless they judge the element of risk to be too great."

"We do want to get it right," agrees Elizabeth Semmon of the Retail Credit Group, an organisation that represents most of the major high street stores.

"Just give us time. It is impossible to find an ideal solution because the twin aims of responsible lending and absolute privacy, though both desirable, are ultimately mutually incompatible."

But a European Community draft directive on data protection, currently collecting responses from EC members, may take protection of individual privacy well beyond anything currently demanded in Britain.

## Children miss out on tax break

By LINDSAY COOK  
MONEY EDITOR

MILLIONS of young savers could pay tax unnecessarily after April 6. Under the rules for scrapping composite rate tax, parents or guardians of savers aged less than 16 must register their accounts for payment of interest without tax being deducted.

So far, only a small percentage of parents have filled in form R85 for their children to qualify for gross-paid interest when composite rate tax (CRT) is replaced by basic rate tax on savings. Unless they do so, before the first interest payment after April 6, the bank or building society will automatically deduct tax.

At the Halifax Building Society, which wrote to the parents of its 1.4 million young savers in December,

only 284,000 children's accounts have been registered. Youngsters will be able to earn 33 per cent more interest under the new rules.

At the end of February, only 150,000 of the National Westminster Bank's 1 million children's accounts had been registered for gross payment, even after the bank issued a notice with 6 million account statements and included an article in *ChildSaver*, its magazine for youngsters.

Tony Surridge, who has led the CRT team at the bank, expected at least 90 per cent of children's accounts to be eligible for gross-paid interest. If the registration figures did not improve, he said the bank would publish another article in the magazine.

To qualify for gross interest, a child's total income must be

less than the single person's personal tax allowance for 1991-2. This will be announced in next week's Budget and is likely to be at least 9.3 per cent higher than the current allowance of £3,005.

In addition, the interest earned on money given to children by each parent must not total more than £100 a year.

A child receiving money from both parents can earn interest of £200 a year on their cash gifts. Those children whose parents have divorced and remarried can still qualify if they have cash gifts that earn up to £100 interest from each of their natural parents and step-parents. This means at current interest rates children can have about £800 invested from each parent without going over the limit for gross-

paid interest. If money from a parent tops the limit, the interest is taxed as if it belonged to the parent. This is to prevent wealthy parents putting cash in accounts in their children's names to earn interest free of tax.

The Inland Revenue estimates that 3.25 million children are non-taxpayers and will benefit from the new system. A total of 15 million savers should benefit from CRT being scrapped.

One of the Inland Revenue's television advertisements explaining the need for registration focuses on children. Every household in the country received an explanatory leaflet on gross payment of interest in January and banks and building societies have had the R85 forms since early December. At the Abbey

National there has been a greater take-up than expected of the million leaflets provided. Some branches have run out.

Those non-taxpayers who do not register will have to claim the overpaid tax back for the year beginning April 6, 1991, after April 6, 1992.

Where accounts for children have been opened by grandparents, only the parents or guardians can apply to have the accounts registered for gross payment of interest. This has caused a large number of complaints from grandparents who have opened accounts that they wanted to keep secret. The rules will not even allow the grandparents to claim back overpaid tax.

When a child is 16 he or she becomes responsible for registering accounts.

## ICI Pep ready in April

By SARA MCCONNELL

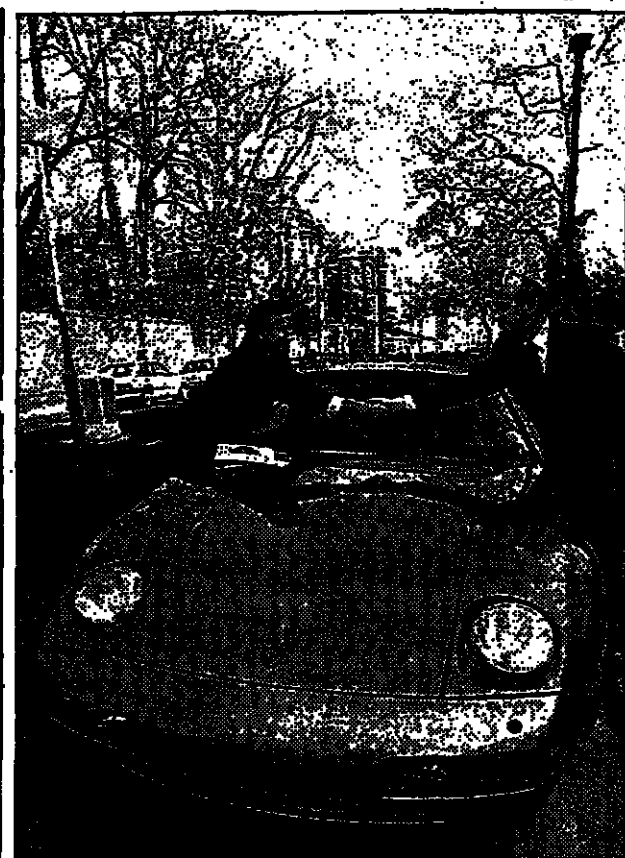
INVESTORS will be able to hold ICI shares within a personal equity plan (Pep) from April 6, either by buying up to £5,000 of new ordinary shares or by selling existing ICI shares and transferring them to the plan.

Pep investments up to £5,000 are free of income tax on dividends or capital gains

tax on sales. Investors who want to spread their risk can hold £3,000 of their annual allowance in ICI shares and the rest in a James Capel UK Index Fund, which aims to match the capital performance of the British stock market. There is no entry fee to the Pep, but an annual £10 charge is deducted in two instalments. Those investing in the

unit trust will have to pay 3.5 per cent initially, and 0.5 per cent annually. Investors can make lump sum payments into the plan of between £500 and £5,000 or increase minimum payments by £300 or more.

If the Chancellor raises the Pep investment limits in the Budget, the limits on the ICI Pep will also change.



Pact: Stuart Frost (left) and Peter Bailek of Porsche

## Porsche strikes deal to protect premiums

PORSCHE buyers are being offered a new insurance policy with premiums that will not increase in the next three years, however many accidents they have. The policy has been negotiated by NatWest Insurance Services and is underwritten by Guardian Royal Exchange (Lindsay Cook writes).

The policy is available to drivers aged between 21 and 74, although the former might find it difficult to pay for the £65,000 model pictured and the annual insurance premium of £23,211 quoted for a driver in Reading with a clean licence but no bonus. According to Porsche, the average age of drivers of their cars is 43, and premiums for that age in Reading, for example, would

be £5,989 before no claims bonus. A driver aged 74 would pay £4,298. The premium guarantee may be lost following a conviction for a serious motoring offence.

The policy includes the driver and spouse for private and business use, plus any additional drivers aged 17 or over. In the event of claims by drivers aged under 21, there is an excess of £500. Between 21 and 25 the first £250 of the claim must be met by the policyholder.

Stuart Frost, managing director of NatWest Insurance Services, said: "This is the first time that an insurer and intermediary have worked closely with a motor manufacturer in order to tailor a policy to the needs of the drivers."

MORTGAGE rates are continuing to come down. The Mortgage Corporation has just joined other big lenders and cut its rate to 13.95 per cent from 14.75 per cent from May 1. Firstdirect has cut its mortgage rate 1 percentage point to 13.5 per cent.

To encourage first time buyers back into the market, Chase de Vere, the mortgage broker, has launched a budget mortgage with a fixed rate of 11.99 per cent for one to five years, or a variable rate of 13.75 per cent. Borrowers will receive a refund of the valuation fee up to £200 and up to £200 of legal costs on completion. If a buyer is guaranteed, up to £200 of valuation fees and £150 of legal fees will be refunded.

Perpetual is extending the 3 per cent discount on its personal equity plan growth and income fund until April 5, to give investors a chance to use up their Pep allowances before the end of the tax year. The fund ranks first out of 158 funds in the international equity growth category, according to Microcap. Guinness Mahon has relunched its High Income Trust Pep, both for up to six months. There is a 24-hour helpline and poli-

cies can be issued immediately. Foreign currency and travellers cheques are available at a week's notice.

American Express said this week that cardholders who had bought tickets on scheduled flights on Air Europe, the collapsed airline, would have their money refunded. American Express said members' accounts would be credited in full.

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### MIM BRITANNIA - No. 1 FOR PEPS

#### BREAK OUT OF THE TAX TRAP!



#### ACT NOW FOR TAX FREE SAVINGS.

Inflation is falling, interest rates are falling - the U.K. stockmarket is rising. Invest now in TAXBREAK, MIM Britannia's PEP (Personal Equity Plan) linked to our top performing Income and Growth Trust - and give your savings major TAX FREE benefits.

You can invest a minimum of £1,000 and a maximum of £3,000 and your savings will be:-

\* FREE from Income Tax on your dividends (even for higher rate taxpayers).

\* FREE from Capital Gains Tax.

INCOME AND GROWTH - 22 YEARS OF SUCCESS.

TAXBREAK is linked to our Income and Growth Trust which has enjoyed outstanding success over the years.

An investment of £3,000 over a period of:-

\* 5 years would have given you a return of £8,236.

\* 10 years would have given you a return of £18,814.

\* 15 years would have given you a return of £39,371.

All periods ending 31.03.90. Source: Microcap. Offer to hold net income re-invested.

#### ACT NOW FOR TAX FREE PROFITS!

Speak to your Independent Financial Adviser, or read the terms and conditions opposite carefully. Then complete and return the application form below and return it FREEPOST with your cheque. But hurry, applications must be received by March 28th to allow for the seven day cooling-off period.

Remember, past performance is no guarantee of future success. Unit trusts and the income from them can go down as well as up and investors may not get back the amount they invested, particularly in the case of early surrender. Tax levels and relief are changing currently applicable and may change. The value of any tax relief depends on personal circumstances.

MIM Britannia is the business name for INVERSCO MIM Management Ltd, which is a member of DGB and a subsidiary of INVERSCO MIM PLC.



#### TANBREAK APPLICATION FORM 1990/91

Please complete in BLOCK CAPITALS and check that you have provided full accurate details before sending to: MIM Britannia, FREEPOST, 11 Devonshire Square, London EC2B 5TT.

IF YOU WANT AN ADDITIONAL APPLICATION FORM FOR YOUR PARTNER, PLEASE CALL US FREE ON 0800 618 333.

<p><b>OFFICE USE ONLY</b></p> <p>500/500</p>		<p><b>1. INVESTMENT DETAILS</b></p> <p>The minimum investment is £1,000 and the maximum is £3,000.</p> <p>Please make your cheque payable to INVERSCO MIM Management Limited.</p> <p>I would like to invest £_____ in the MIM Britannia Income &amp; Growth Trust under the Taxbreak Personal Equity Plan Scheme.</p>	<p><b>3. CHECKLIST</b></p> <p>Enclosed cheque made payable to INVERSCO MIM Management Ltd</p> <p>Chosen investment correct?</p> <p>Completed all personal details including National Insurance/ Pension Number?</p> <p>Now please read and sign the FOLLOWING DECLARATION</p> <p>I apply for a Taxbreak Personal Equity Plan for the current tax year. I confirm that I have read and understood the current brochure and agree to be bound by the Terms and Conditions. I declare that I am aged 18 or over and I am a resident and ordinarily resident in the United Kingdom ("UK") for tax purposes or non-resident but performing duties which by virtue of section 352 (4) (a) of the Income and Corporation Taxes Act 1988 are treated as being performed in the UK, and that I HAVE MADE NO OTHER APPLICATION TO SUBSCRIBE TO ANOTHER PERSONAL EQUITY PLAN FOR THE TAX YEAR TO WHICH THIS APPLICATION RELATES.</p> <p>I authorise INVERSCO MIM Management Ltd to hold my cash subscription, Plan investments, interest, distributions and any other rights or proceeds in respect of these investments and any other cash and to make on my behalf any claims for relief from tax in respect of my Plan investments to the Inland Revenue. I authorise INVERSCO MIM Management Ltd as Plan Manager on my written request to transfer or pay to me, as the case may be, Plan investments, interest, distributions, rights or other proceeds in respect of such investments or any cash. I declare that the information given in this application is true and correct to the best of my knowledge and belief and that I will inform INVERSCO MIM Management Ltd, without delay of any change in my circumstances affecting any of the information given on the form.</p> <p>Signature _____ Date _____</p>
<p><b>2. PERSONAL DETAILS</b></p> <p>MIM PEP reference (if existing plan holder)</p> <p>Title (Mr/Ms/Ms/other)</p> <p>Postname</p> <p>Surname</p> <p>Permanent UK Address</p> <p>(a "care of" address cannot be accepted)</p> <p>Postcode</p> <p>Telephone Number</p> <p>Date of Birth</p> <p>National Insurance Number OR Pension Number</p> <p>Tax District and reference (if known)</p>		<p>* Inland Revenue PEP regulations state that we cannot accept this application without your National Insurance number or Pension number. Your National Insurance number can be found on your payslip, your tax code notice or from your employer's personnel department.</p>	

#### WITHDRAWAL NOTICE

In accordance with the rules of DGBI subscribers are entitled to withdraw their applications within seven days of receipt of the Plan Manager's letter to the effect that you have been accepted for an application plan. The following notice must be returned to the Plan Manager.

I hereby withdraw my application for a MIM Britannia Personal Equity Plan and have my subscription returned forthwith.

Mr/Ms/Ms/other \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

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### March 16

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### LOW-COST PEP!

Telephone FREE on 0800 638993 (24 hours) for details of the Dunedin Investment Trusts Personal Equity Plan or complete and return this card to Dunedin Fund Managers Limited, FREEPOST, Edinburgh, EH4 0HR.

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# Tessa rates begin to fall

By SARA MCCONNELL

RATES on tax exempt special savings accounts (Tessas) have started to fall after the two half-point cuts in base rates over the past month. The cuts come four weeks after several institutions raised rates to stop savers deserting.

Tessas, which were launched on January 1, mostly offer variable interest rates. Many savers attracted by the top interest rates at the start are now watching to see how the new rates compare. Up to £5 billion flowed into accounts in the first two months of their operation.

The Woolwich Building Society announced this week that it was cutting rates on all its savings accounts, including its Tessa bonus account. Sums of between £25 and £2,999 will now pay 12.5 per cent gross, down from 13.5 per cent, while balances of £3,000 and above now earn 13.5 per cent. Two weeks ago, the Woolwich put up its rates by half a point, just three days after the first 0.5 per cent base rate drop. At the same time, the society announced that savers opening an account before the end of March would receive an extra 1 per cent on December 31 this year. This offer still holds, as does the additional 0.25 per cent bonus on the second, third, fourth and fifth anniversaries of the opening of the account.



Tessas is very rate sensitive and the rate increase reflects competitive developments. A Woolwich spokeswoman said this week: "We have had to cut rates because of the base rate cuts."

The Nationwide Building Society has also cut savings rates and reduced the rate on its Tessa flexible savings plan by between 1 and 1.1 per cent. Savers can pay regular sums into the latter or add lump sums up to the limit every year. Rates on the Tessa bond have been cut 1 per cent from 15.5 per cent to 14.5 per cent for lump sum investments through the linked feeder account. Accounts paying monthly income now earn 13.5 per cent, down from 14.5 per cent.

PAULA YOUNG

accounts has been cut by half a point to 13 per cent.

Save & Prosper said it had been cutting its variable rates on Tessas in stages, mirroring the base rate cuts. Rates for new savers have been cut 1 per cent to 12.5 per cent and there is a new fixed rate of 10.75 per cent. People investing before January 31 receive a fixed rate of 13 per cent for one year.

Mark Christopher of Save & Prosper said: "We followed with cuts a couple of days after each of the falls in base rates. Large banks have a promotional three month period but I can't see they will keep up their rates for long. Tessas are being subsidised by marketing departments."

The four major clearing banks are still holding their Tessa rates despite moving swiftly to cut rates on other savings accounts.

Alastair Ironside, savings market director at Barclays, said: "We are obviously very keen to maintain a competitive position in the Tessa market and will continue to monitor rates."

Barclays is paying 14 per cent on its Tessas, keeping the 1 per cent rise announced in January to make its rates more competitive. NatWest says it will hold its compounded annual rate of 14.75 per cent with a terminal bonus of 1 per cent of the first year's maximum £3,000 investment. Lloyds is paying 13.5 per cent but said if there was a further drop in base rates it would have to review all its savings rates.

## Portfolio

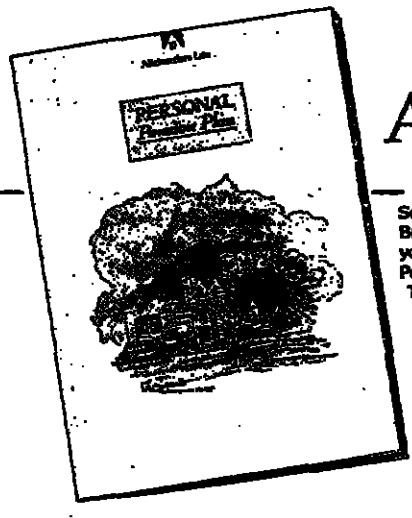
For readers who may have missed a copy of The Times this week, we repeat below the week's Portfolio price changes

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38	+4	+6	+1	+9	+4										
39	+7	+7	+4	+3	+6										
40	+5	+6	+1	+7	+3										
41	+6	+4	+4	+3	+6										
42	+7	+5	+2	+2	+5										
43	+5	+6	+2	+3	+5										
44	+7	+5	+7	+5	+8										

## WOULD YOU BELIEVE A PENSION THAT LOOKS AFTER YOU AND CARES FOR THE COMMUNITY?

When you're weighing up which Personal Pension scheme to choose, providing for a financially secure retirement should be your first priority. But, more and more people are also looking for an ethical approach to their investment.

And because the Amity Fund has an impressive performance record, you needn't sacrifice your pension for your principles.



## Allchurches Life INSURANCE YOU CAN BELIEVE IN

Send to: Allchurches Life, FREEPOST (GR1717), Beaufort House, Brunswick Road, Gloucester GL1 1BR. Please arrange for one of your representatives to call and explain the Allchurches Life Personal Pension Plan WITHOUT OBLIGATION.

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

## Power sale generates early profit on deals

By SARA MCCONNELL

A FAMILY of four who sold shares on the first day of trading in the two electricity generating companies this week could have made a profit of more than £200 after commission.

Many investors were allocated the minimum 300 units, which combined 186 National Power shares with 114 PowerGen shares. There was a minimum first instalment of 100p per unit. People had to buy shares in both companies, although they can sell them separately. PowerGen started trading at 125p when dealing began on Tuesday, National Power at 120p.

125p and 120p and an allocation of 300 units, Keith Loudon, senior partner, estimated that a family of four would have made £233 profit if they had sold on the first day. Redmayne Bentley charges £15 commission for transactions of less than £1,000 in each company and a family of four would pay one commission. Clients are allowed to deal before they receive interim certificates.

Waters Lunnis, the Norwich stockbroker owned by Norwich and Peterborough Building Society, said a family of four who had been allocated 300 shares each would have made a profit of £250 when PowerGen was trading at 125p and National Power at 120p. The society is charging £9 per company for individuals and families of up to four people with the same surname who lodged applications at branches. These people will be allowed to deal before they receive their certificates. Others can deal for £14 per company once they have their certificates.

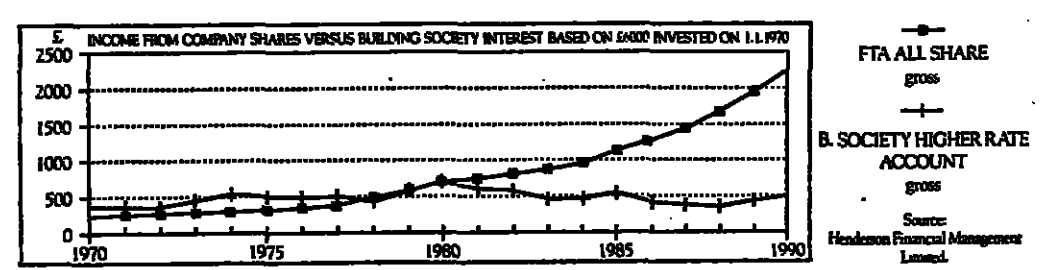
# INVEST FOR A RISING INCOME TOTALLY TAX FREE

Now Henderson's Extra Income PEP portfolio makes it possible to achieve a rising level of income, without the burden of tax.

This high yielding personal equity plan invests in unit trusts and in quality shares that have historically increased their dividend payments over the years and achieved solid capital growth.

You pay no tax on profits or income, no matter what your personal rate of income tax, or how much profit you make.

In a PEP dividends build up gross and tax free.

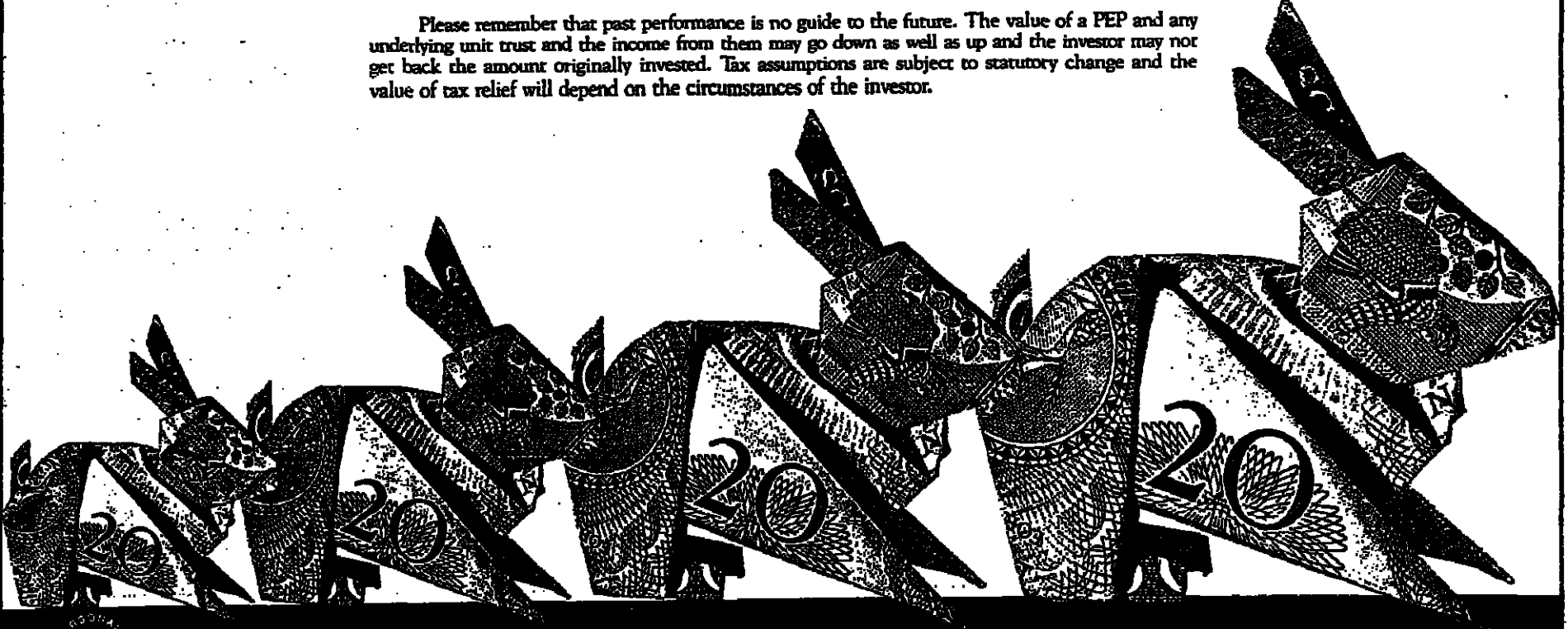


You can invest between £2000 and £6000 for tax free income and tax free capital growth. This can be a lump sum, by instalments, or you can start a regular savings plan from just £60 a month.

Investment performance is monitored continuously by experienced fund managers and you receive regular updates on the progress of your plan. You have immediate access to your money and there are no "surrender" penalties.

If you want to invest for a rising tax free income, call Henderson today for further information on 071-410 4104, or return the coupon for details.

Please remember that past performance is no guide to the future. The value of a PEP and any underlying unit trust and the income from them may go down as well as up and the investor may not get back the amount originally invested. Tax assumptions are subject to statutory change and the value of tax relief will depend on the circumstances of the investor.



## PERSONAL PENSIONS Here's how you could have added thousands of pounds to your pension

There are many companies in the UK offering with-profits personal pension plans and they all claim their plan is the one you should choose.

A recent survey by Planned Savings magazine, however, shows how some people make the wrong choice.

For example, had you chosen an Equitable with-profits, regular contribution 10 year plan, your pension fund would have been 69% greater than the worst performer in that survey.

With a difference like that it makes sense to find out how well The Equitable could do for you.

Past performance, however, is not a guarantee of future performance.

Call Aylesbury (0296) 26226 or return this coupon if you would like further information by post and by telephone.

\*Planned Savings survey of regular annual contribution with-profits personal pension plans June 1990.

MEMBER OF LAUTRO  
THE EQUITABLE LIFE, FREEPOST, WILTON STREET, AYLESBURY, BEDFORDSHIRE MK45 1BN

To: The Equitable Life, FREEPOST, Wilton Street, Aylesbury, Bucks MK45 1BN  
In envelope, further details on the Equitable's pension plans. I am self-employed [ ]  
I am an employee not on a company pension scheme [ ]

NAME (Mr/Ms/Ms) \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
Postcode \_\_\_\_\_ Tel (Office) \_\_\_\_\_  
Tel (Home) \_\_\_\_\_

**The Equitable Life**  
Before you look to your future, look to our past.

Name \_\_\_\_\_ Address \_\_\_\_\_  
Postcode \_\_\_\_\_  
My Financial Adviser is \_\_\_\_\_  
Henderson Financial Management Limited. Member of IMRO.

**HENDERSON**  
THE INVESTMENT MANAGERS



## LETTERS

## Test needed for mortgage indemnities

From Professor J.E. Adams  
Sir, In 1985 the Court of Appeal ruled that a tenant who had to pay the premium on a buildings policy in the sole name of the landlord was to be treated as a co-insured. Accordingly the claim by the insurer, who had paid the

landlord, against the tenant, based on subrogation, failed. The parallel with subrogation claims by insurers who have paid out on mortgage indemnity policies (Weekend Money, February 23) seems clear.

Perhaps one of the con-

sumer groups could fund a test case.  
Yours faithfully,  
J.E. ADAMS,  
University of London,  
Department of Law,  
Queen Mary and Westfield College,  
Mile End Road, London E1.

## Classic case of cheque card refusal

From Mr John Webb  
Sir, I recently received a distribution from an MIM Britannia unit trust which was not numbered consecutively with the previous payment received; the same had happened earlier with Aetna and Target trusts. In all cases it turned out on enquiry that the missing numbers represented missed and not misdirected payments.

## Unit trust payments missed

What is the point of a series of "distribution" numbers in

which numbers are allocated to non-existent distributions? Company dividends are properly numbered, the next number to the next payment actually made.  
Why cannot unit trust distributions be similarly numbered?  
Yours faithfully,  
E.W. WILLIAMS,  
Spitewinter,  
The Moor,  
Bole Hill,  
Derbyshire.

## Cut up the credit

From Mr C.J. Oram  
Sir, Once again I turn to the Weekend Money letters to find a barrage of complaints from credit card users complaining about charges. Perhaps they should be reminded of the rudimentary principles of economics: supply of credit comes from creditors who require a payment for postponing consumption.

Also, why should you not pay when you use a credit card; other people don't want to subsidise you at the shops. It's all of us who pay for your habits via high inflation and waiting for you to complete your transaction at the till. If you don't like the charge take the scissors to your card and go back to that little known payment cash!

Yours faithfully,  
C.J. ORAM,  
58 Downway, Springfield,  
Chelmsford, Essex.

Letters are welcomed, but The Times regrets it cannot give individual replies or advice. No legal responsibility can be accepted for advice or statements in these columns.

## No remorse from Inland Revenue

From H.C. Honeybone  
Sir, Last November I was sent a demand for unpaid tax for 1989-90 for £1,069 (tax on bank interest). I sent a cheque for that amount by return of post and my account was debited for that amount three days later.

At the end of January I received a coding note for 1991-2 which showed I had unpaid tax of £1,069 which was grossed up against my allowances to over £4,000.

I was very angry and wrote immediately I received this false coding stating the date of my having paid the tax last November.

Four weeks later I received another coding after writing another letter asking why I had received no further coding notice.

The new coding showed I had no unpaid tax and consequently my coding was very much improved on the first statement. But there was no apology for this error nor any explanation of how it had occurred.

I wonder what kind of people are employed in tax offices?

Yours faithfully,  
H.C. HONEYBONE,  
13 Kings Court,  
Easthope Road,  
Church Stretton,  
Shropshire.



## Coins pay car tax

From Mrs Barbara Baker  
Sir, Good for Master Adam Tausik (Weekend Money letters March 9).

After a shopping trip, any 20p, 5p and copper left in my purse is saved and once a month paid into an account in the Nationwide Anglia Building Society in Inverness.

Eventually it pays my car tax.  
The staff in the building society are pleasant and courteous and do not complain about counting coins.  
Yours faithfully,  
BARBARA BAKER, aged 72,  
40 Glenista Crescent,  
Foyers,  
Inverness.

## Triple coding

From Mr S.J. Spence  
Sir, Tax offices "move in a mysterious way". I have just received no less than three notices of tax coding within the last week! Each coding is different, and they have all been dispatched from the same tax office in Manchester. Is this a record?

Have my business affairs erupted violently without my knowledge? Have my few shares hit the jackpot? Just a figment of my imagination—I am retired and receiving a pension!  
Yours somewhat puzzled,  
S.J. SPENCE,  
34 Disraeli Crescent,  
High Wycombe,  
Buckinghamshire.

## INTEREST RATES ROUND-UP

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>BANKS</b>					
Ordinary Dep A/c	2.50	3.00	2.41	anytime	7 day
Fixed Term Deposits					
1 month	5.50	6.75	25,000-50,000	1 mth	071-828 1297
3 months	5.50	6.75	25,000-50,000	3 mth	071-828 1297
6 months	5.50	6.75	25,000-50,000	6 mth	071-828 1297
1 year	5.50	6.75	25,000-50,000	1 yr	071-828 1297
2 years	5.50	6.75	25,000-50,000	2 yr	071-828 1297
3 years	5.50	6.75	25,000-50,000	3 yr	071-828 1297
4 years	5.50	6.75	25,000-50,000	4 yr	071-828 1297
5 years	5.50	6.75	25,000-50,000	5 yr	071-828 1297
10 years	5.50	6.75	25,000-50,000	10 yr	071-828 1297

## HIGH INTEREST CHEQUE ACCOUNTS

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>HIGH INTEREST CHEQUE ACCOUNTS</b>					
Bank of Scotland	5.50	6.75	2,500	none	081-442 7777
Barclays	5.50	6.75	2,500	none	0804 258891
First Direct	5.50	6.75	2,500	none	071 828 6543
London & Lancashire	5.50	6.75	2,500	none	081 988 5076
Midland	5.50	6.75	2,500	none	0872-05575
Natwest	5.50	6.75	2,500	none	071-324 3274
Paragon	5.50	6.75	2,500	none	081-888 9555
Yorkshire	5.50	6.75	2,500	none	011-400 0000

## BUILDING SOCIETIES

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>BUILDING SOCIETIES</b>					
First Direct	5.50	6.75	2,500	none	071 828 6543
London & Lancashire	5.50	6.75	2,500	none	081 988 5076
Midland	5.50	6.75	2,500	none	0872-05575
Natwest	5.50	6.75	2,500	none	071-324 3274
Paragon	5.50	6.75	2,500	none	081-888 9555
Yorkshire	5.50	6.75	2,500	none	011-400 0000

## NATIONAL SAVINGS

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>NATIONAL SAVINGS</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## GUARANTEED INCOME BONDS

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>GUARANTEED INCOME BONDS</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## LARGER LENDERS

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>LARGER LENDERS</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## OTHER (FINANCE HOUSE)

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>OTHER (FINANCE HOUSE)</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## STEWART IVORY Unit Trusts

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>STEWART IVORY Unit Trusts</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## PUSHING BEYOND THE RECESSION

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>PUSHING BEYOND THE RECESSION</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

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1 month	5.50	6.75	25,000	8 day	011-448-4555
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2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
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<b>PUSHING BEYOND THE RECESSION</b>					
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6 months	5.50	6.75	25,000	3 mth	011-448-4555
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2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## STEWART IVORY Unit Trusts

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>STEWART IVORY Unit Trusts</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
3 months	5.50	6.75	25,000	1 mth	011-448-4555
6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## PUSHING BEYOND THE RECESSION

Bank	Current rate	Comparison at 20% 40%	Minimum investment	Notes	Contact
<b>PUSHING BEYOND THE RECESSION</b>					
1 month	5.50	6.75	25,000	8 day	011-448-4555
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6 months	5.50	6.75	25,000	3 mth	011-448-4555
1 year	5.50	6.75	25,000	6 mth	011-448-4555
2 years	5.50	6.75	25,000	1 yr	011-448-4555
3 years	5.50	6.75	25,000	2 yr	011-448-4555
4 years	5.50	6.75	25,000	3 yr	011-448-4555
5 years	5.50	6.75	25,000	4 yr	011-448-4555
10 years	5.50	6.75	25,000	5 yr	011-448-4555

## STEWART IVORY Unit Trusts

In January of this year Stewart Ivory were ranked 1st, out of 91 management groups, in \*The Sunday Telegraph's



**ACT BEFORE  
5TH APRIL**

# THE M&G UNIT TRUST PEP

The M&G Unit Trust Personal Equity Plan is a straightforward PEP linked to a choice of six M&G unit trusts. It has been designed for people who want to benefit from the long-term investment potential and low-charges of an M&G unit trust enhanced by the tax advantages of PEPs.

An M&G PEP is an excellent way of building up a substantial capital sum free of all tax. It can be used to repay a mortgage, as a tax-free income facility, as an alternative to

a pension plan, or simply as an attractive investment home for your first £3,000 of savings each year.

You should however bear in mind that the value of your investment may go down as well as up.

As a unit trust only PEP the M&G PEP is limited to £3,000 a year and is not suitable for investors who wish to make use of the full £6,000 limit for a PEP investing directly in shares or a mixture of shares and unit trusts.

## PRICES AND YIELDS

On 31st December 1990 the offered prices and estimated gross current yields were:

Unit	Yield	Spread	Max
Recovery	38.9p	6.30%	5.40%
Dividend	96.3p	6.90%	5.40%
Second	100.4p	5.70%	5.40%
Extra Yield	78.7p	7.34%	5.44%
Smaller Companies	79.6p	6.67%	5.39%
Midland	115.7p	6.53%	5.43%

\*Units were subdivided 20:1 on 31st December 1990.  
†Units were subdivided 20:1 on 12th February 1990.  
‡Units were subdivided 20:1 on 25th June 1990.

## HOW THE PLAN WORKS

**LUMP SUM** You can invest from £2,000 to £3,000 by cheque in any one tax year.

**MONTHLY CONTRIBUTIONS** You can contribute from £50 to £250 per month by automatic direct debit payments from your bank. Contributions are collected on the third Wednesday of each month.

Applications for a monthly plan must be accompanied by a cheque for the initial contribution. The initial contribution can be larger than your monthly direct debit and you can top up your plan by cheque provided that the total amount contributed in a tax year does not exceed £3,000.

Lump sum contributions may be made in future tax years simply by sending us a cheque with your name and PEP holding reference unless you delete the wording "I wish to be able to contribute to my plan in future tax years" on the application form in which case you will have to submit a new application form. (See note 3).

The whole of each contribution is invested in the applicable offer prices. Certificates are not issued to Planholders. Although you are always the beneficial owner of your units, they will be registered in the name of M&G Financial Services Limited, the registered PEP manager and a member of M&G. Your rights as a Planholder are defined by the Terms and Conditions of The M&G Unit Trust Personal Equity Plan set out later.

The net income earned on your investment in the fund is automatically reinvested, increasing the value of your units. Income tax is reclaimed on your behalf by M&G once a year and used to buy further units for you.

## UNIT PRICES

The "offer" price (at which units are bought from the unit trust manager) and the "bid" price (at which units are sold to the unit trust manager) are calculated every day by M&G Securities Limited under rules laid down by statutory regulations.

The prices of M&G unit trusts are usually worked out every morning as at 9.15 a.m. Units will normally be allocated to your plan at the offer price next calculated after the Plan Manager has received your contribution or withdrawal instruction.

## CHARGES

There are no extra charges for an M&G PEP. All costs are absorbed within the normal charges of the unit trusts. The Management charges on M&G unit trusts are a maximum of 5 per cent initially and 1 per cent annually. The management charges may only be increased with the consent of unitholders.

The Managers' annual charge is 10p per unit for Dividend and Extra Yield which is 10p (which may increase to 10p upon three months notice to unitholders). The annual charge, Trustee's fees currently 0.05% (in the case of

Second General 0.05% on the first £20 million and 0.04% thereafter) (plus VAT) and Registrars' fees currently 0.08% (plus VAT) based on the Fund's mid-market value are deducted from gross income pro-rata on the first day of each Stock Exchange Account.

## STATEMENTS AND REPORTS

Twice each year we will send you a statement of your account made up to 5 April and 5 October. This will show the transactions on your account during each period, and the number of units held and their value at the end of the period.

We shall also send you regular Managers' reports on the unit trust in which you are building up your investment. These give a commentary on the progress of the trust, set out the full portfolio of shares, and give the accounts of the trust.

## HOW CAN I WITHDRAW MY MONEY

When you wish to sell your holding, or part of it, you have only to write to M&G Financial Services Limited, Planned Savings Department, M&G House, Victoria Road, Chelmsford CM1 1FB. We will then send you a cheque for the full bid value of the units you are cashing in, normally within a few days. Units are sold monthly at the bid price next calculated by M&G Securities Limited after receipt of your sale instruction. Only written instructions will be accepted.

## CHOOSING YOUR UNIT TRUST

Because of the investment regulations governing unit trusts PEPs, the choice of M&G funds available for our PEP has been restricted to six funds investing predominantly in UK ordinary shares. These funds offer a choice between high-yielding income funds, lower yielding capital growth funds and funds aiming for a balance between income and growth. All six funds have impressive performance records.

Each fund is managed by M&G Securities Limited, M&G House, Victoria Road, Chelmsford CM1 1FB, from whom full scheme particulars and the most recent annual and half-yearly reports are available on request. Prices and yields of the funds are published every day in the Financial Times. Prices are also quoted in the Daily Telegraph, Times, Independent and Guardian.

You should also remember that past performance does not guarantee future growth.

You should also remember that the price of units and the income from them can go down as well as up; you must not get back the amount you invested.

You should bear in mind that the tax regime of PEPs could change in the future. The value of any tax rebates depends on the individual circumstances of the investor.

## CHANGING YOUR INVESTMENT

When you start your PEP the whole of your contribution will be in the fund you choose. In the second and in each subsequent year you can choose a different fund from the list of those eligible, thus building up a portfolio of funds. In due course you will also be able to switch between funds. We will let you know when this service is introduced.

## HOW TO START A PLAN

Please read the notes and complete and return the application form together with your cheque, and, if appropriate, a direct debit instruction. We will write to acknowledge acceptance of your application enclosing the most recent half-yearly report of the fund you have chosen.

## M&G RECOVERY

This unit trust follows a speculative policy, investing in companies which are going through a difficult period. The Managers are confident of seeing new holdings in these companies whose prospects of recovery appear to have been overlooked. Capital growth is the sole objective and yield considerations are ignored.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Recovery Fund on 23rd May 1969, with gross income reinvested.

Year ended 31 DECEMBER	M&G RECOVERY	BUILDING SOCIETY
23 May '69	£1,000	£1,000
1970	£1,200	£1,138
1975	£2,896	£1,816
1980	£12,144	£3,192
1985	£23,648	£5,693
31 DEC '90	£76,800	£9,940*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Recovery Fund was launched on 23rd May 1969. M&G Recovery Fund was launched on 23rd May 1969. M&G Recovery Fund was launched on 23rd May 1969. M&G Recovery Fund was launched on 23rd May 1969.

## M&G DIVIDEND

Designed for investors whose primary requirement is an above average and increasing income. The Fund's objective is to provide a yield above 50% higher than that of the FT Actuaries All Share Index. It invests in a wide selection of ordinary shares, primarily in the UK.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Dividend Fund on 6th May 1956, with gross income reinvested.

Year ended 31 DECEMBER	M&G DIVIDEND	BUILDING SOCIETY
6 May '56	£1,000	£1,000
1965	£1,112	£1,106
1970	£1,606	£1,606
1975	£3,460	£2,562
1980	£7,806	£4,504
1985	£30,030	£8,031
31 DEC '90	£61,480	£14,023*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Dividend Fund was launched on 6th May 1956. M&G Dividend Fund was launched on 6th May 1956. M&G Dividend Fund was launched on 6th May 1956. M&G Dividend Fund was launched on 6th May 1956.

## M&G SECOND GENERAL

The Fund's objective is a constant long-term growth of both income and capital. It may invest in any section of British industry or commerce, and may include a proportion of overseas holdings. It aims to produce a yield in line with that of the FT Actuaries All Share Index.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Second General Fund on 5th June 1956, with gross income reinvested.

Year ended 31 DECEMBER	M&G SECOND GENERAL	BUILDING SOCIETY
5 June '56	£1,000	£1,000
1960	£2,102	£1,298
1965	£3,617	£1,742
1970	£5,865	£2,529
1975	£10,748	£4,036
1980	£22,516	£7,095
1985	£42,920	£12,562
31 DEC '90	£52,596	£22,091*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Second General Fund was launched on 5th June 1956. M&G Second General Fund was launched on 5th June 1956. M&G Second General Fund was launched on 5th June 1956. M&G Second General Fund was launched on 5th June 1956.

## M&G EXTRA YIELD

Designed for investors whose primary requirement is an above average and increasing income. The Fund's objective is to provide a yield above 50% higher than that of the FT Actuaries All Share Index. It invests in a wide selection of ordinary shares, primarily in the UK.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Extra Yield Fund on 15th November 1975, with gross income reinvested.

Year ended 31 DECEMBER	M&G EXTRA YIELD	BUILDING SOCIETY
15 Nov '75	£1,000	£1,000
1976	£1,360	£1,250
1979	£2,954	£2,198
1985	£10,032	£3,919
31 DEC '90	£21,260	£5,843*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Extra Yield Fund was launched on 15th November 1975. M&G Extra Yield Fund was launched on 15th November 1975. M&G Extra Yield Fund was launched on 15th November 1975. M&G Extra Yield Fund was launched on 15th November 1975.

## M&G SMALLER COMPANIES

Designed to provide an investment in smaller companies, where good management can have most impact on earnings. The market research of smaller companies can be narrower and the management more visible. The Fund's objective is to provide a yield above 50% higher than that of the FT Actuaries All Share Index. It invests in a wide selection of ordinary shares, primarily in the UK.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Smaller Companies Fund on 27th September 1974, with gross income reinvested.

Year ended 31 DECEMBER	M&G SMALLER COMPANIES	BUILDING SOCIETY
27 Sep '74	£1,000	£1,000
1975	£1,402	£1,289
1979	£2,094	£2,056
1980	£7,818	£3,614
1985	£19,860	£6,445
31 DEC '90	£37,480	£11,254*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Smaller Companies Fund was launched on 27th September 1974. M&G Smaller Companies Fund was launched on 27th September 1974. M&G Smaller Companies Fund was launched on 27th September 1974. M&G Smaller Companies Fund was launched on 27th September 1974.

## M&G MIDLAND & GENERAL

Invests in industrial and commercial companies, with particular emphasis on smaller companies operating in the Midlands and other regional centres. The Fund's objective is to provide a yield above 50% higher than that of the FT Actuaries All Share Index. It invests in a wide selection of ordinary shares, primarily in the UK.

COMPARATIVE PERFORMANCE TABLE. Value of £1,000 invested at the launch of M&G Midland & General Fund on 19th June 1956, with gross income reinvested.

Year ended 31 DECEMBER	M&G MIDLAND & GENERAL	BUILDING SOCIETY
19 June '56	£1,000	£1,000
1960	£2,244	£1,292
1965	£3,645	£1,734
1970	£5,808	£2,518
1975	£10,815	£4,018
1980	£22,221	£7,063
1985	£42,942	£12,595
31 DEC '90	£201,744	£21,991*

NOTES: All figures include reinvested gross income. The Building Society figures are based on the average rate of a Building Society Share Account (Current Standard Deposit). M&G Midland & General Fund was launched on 19th June 1956. M&G Midland & General Fund was launched on 19th June 1956. M&G Midland & General Fund was launched on 19th June 1956. M&G Midland & General Fund was launched on 19th June 1956.

## TERMS AND CONDITIONS

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## GOLF

## Pooley enjoys taste of Nestlé

From JOHN BALLANTINE in ORLANDO, FLORIDA

THERE must be something about Bay Hill that inspires Don Pooley. In the second round of the Nestlé Invitational yesterday, Pooley, a 39-year-old Arizona-based professional, whose last victory came at the 1987 Memorial tournament, scored an eagle and four birdies in a round of 66 in heavy rain that put him into an early lead on a ten-under-par total of 134.

Four years ago, on Arnold Palmer's 7,114th par 72 course, he holed out with a four-iron at the 192nd hole on the final round of the Classic to win a specially-insured prize of \$1 million. Half went to the local Arnold Palmer Children's Hospital and half to Pooley, in monthly instalments of \$2,000. He is still receiving them.

"I returned to the hospital that year during the Disney tournament and hit some balls from the roof of the new building in a ceremony to celebrate the half million donation," Pooley said yesterday.

Fortunes varied, however, for the three leading Europeans in the event. Nick Faldo, who had sparked in his first round with a 67, was struggling to hold on to his five-under score after an unsteady start, but he later birdied the short 14th to get to six under par and move into joint-second position with Blaine McCallister, who returned a 67 for a 136 aggregate.

Bernhard Langer eagled the long 16th to reach four under par overall, while Ian Woosnam was also playing comfortably and was at three-under on the leader board with three holes to play. Sandy Lyle, who had a difficult task to qualify after his first day's 74, was a later starter.

Faldo had missed on three greens on Thursday. Yesterday, he missed the first three and scrambled to the turn in 37. He hit the front bunker at the 1st hole, ex-

posed to nine feet but left the saving putt on the front lip.

At the 218th hole, he hit a four-iron straight into another bunker 40 yards from the flag. He chopped the ball up and over a very steep face to ten feet and holed out. Short at the 3rd, he ran a chip dead from 15 yards with a seven-iron and struggled to the turn in 37 as heavy rain fell. Finally, he holed sound putts on the 10th and 14th greens to get back into contention.

There were occasional heavy downpours during the day, but they had little effect on Pooley, who said that he managed to keep fairly dry. He putted extremely well, holing a 45-footer on the 4th green and a 30-footer downhill on the 8th to be out in 32.

He birdied the 12th from eight feet and his eagle three at the 481st hole came with a four-wood stroke of about 220 yards which he faded to 30 feet from the flat state. He holed the putt.

Pooley's success will be welcomed by many. He is one of the most likeable men on the American Tour, proving a constant source of inspiration to younger players around him. One such is Phil Mickelson, like Pooley from Arizona, who is the reigning US amateur champion, who Pooley is predicting has a great future.

**LEADING FIRST-ROUND SCORES (US unless stated):** 66: M. Calzaghe, P. Faldo, 67: J. Langer, 68: B. Langer, 69: I. Woosnam, 70: S. Lyle, 71: N. Faldo, 72: B. Langer, 73: I. Woosnam, 74: S. Lyle, 75: N. Faldo, 76: B. Langer, 77: I. Woosnam, 78: S. Lyle, 79: N. Faldo, 80: B. Langer, 81: I. Woosnam, 82: S. Lyle, 83: N. Faldo, 84: B. Langer, 85: I. Woosnam, 86: S. Lyle, 87: N. Faldo, 88: B. Langer, 89: I. Woosnam, 90: S. Lyle, 91: N. Faldo, 92: B. Langer, 93: I. Woosnam, 94: S. Lyle, 95: N. Faldo, 96: B. Langer, 97: I. Woosnam, 98: S. Lyle, 99: N. Faldo, 100: B. Langer, 101: I. Woosnam, 102: S. Lyle, 103: N. Faldo, 104: B. Langer, 105: I. Woosnam, 106: S. Lyle, 107: N. Faldo, 108: B. Langer, 109: I. Woosnam, 110: S. Lyle, 111: N. Faldo, 112: B. Langer, 113: I. Woosnam, 114: S. Lyle, 115: N. Faldo, 116: B. Langer, 117: I. Woosnam, 118: S. Lyle, 119: N. Faldo, 120: B. Langer, 121: I. Woosnam, 122: S. Lyle, 123: N. Faldo, 124: B. Langer, 125: I. Woosnam, 126: S. Lyle, 127: N. Faldo, 128: B. 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# Even for the French, the result is now everything

THE French rugby team turned up for practice at Windsor rugby club. They were late, unshaven, swaggering, smoking Gitanes, drinking champagne from the bottle, and when they finally got to work, it was all overhead tosses, through-the-legs passes, artistry, finesse and self-expression.

"Le sport, c'est le style. Et voilà tout," said one. Over a bottle or two of Pernod, we discussed beauty, philosophy, existential anguish in rolling maul, and he added: "Le résultat n'a pas d'importance. Le moral c'est le passant."

## SIMON BARNES

Alas, none of the above is true. The French rugby team looked to me like a bunch of international athletes, with their minds focused solely on victory. They were French, and worked in French and in a French fashion — but they practised in a fashion that looked as romantic as a balance sheet. Could it be that the French "style" is basically an English myth?

The previous season saw the

French abandon their traditions of free running and clever ball-handling, in favour of *le style* All Black forward domination, a tight game plan, no risks. That has been abandoned. I asked the French chairman of selectors, Henri Fourès, if he was happy to see a French team that looked like a French team.

I had expected the question to go reasonably well, but in fact, it went down like a pint of mulled champagne. "We have never been trying to play to a style," he said. "We have been trying to win matches. Some French sides in the past have shown great advan-

ture, won great matches — and suffered great defeats. Our aim is to find the perfect balance of talents. We do not seek to play in a certain style, but to adopt a pragmatic approach. To play in the style that is most likely to bring victory."

The five nations' championship last year saw a strange transformation, in which the English were adventurous and imaginative, the French rigid and conservative. We English rather liked it, rather relished the role reversal — until too much adventuring under the Scottish posts, with a decision to run the

ball instead of kick, arguably cost England the grand slam.

The French hated it, not because they lacked style, but because the ploy of rigidity failed. England beat them, and that soundly, and what's more, they did it in Paris. The Toulon coach, Daniel Herrero, said of the French side: "By being made to play like donkeys, they have become donkeys. They no longer have the potential to dream. And when you take that away from a French rugby man, you take away his soul."

Which is the sort of thing French rugby people are sup-

posed to say — but only in defeat. It all goes back to non-combatants' error: that there exists, within the rules of any given game, a right way and a wrong way to play it. "There may be 20 different ways to play a game of rugby," Fourès said. "The right way is the one that gets the result."

That holds good for Wimbledon football club, for the All Blacks and the Fiji rugby teams, for the West Indies cricket team, for Wigan and for the New York Giants. Just about every athlete in the world would prefer an ugly victory to a glorious defeat. You

ask how the Scots felt at Murrayfield last year. They won through heroic defence, not glorious offence. Do you think that soured the taste of victory?

Sometimes, in fact, it is braver to play conservatively than to open out. Style is not adopted for its own sake. There are no marks for artistic interpretation in rugby football. Each nation, each team, may play in a different style; but *le style* is a means, not an end. The end is *la victoire*. I offer Barnes's Rule of Style: the team that says "We played with more style" is the team that finished second.

## Ireland unlikely to gain consolation that they deserve

By BRYAN STILES

IRELAND have received miserly reward for their bold, fresh-faced assault on the five nations' championship this season. They share bottom place with a moribund Welsh team and are looking to this afternoon's encounter with Scotland at Murrayfield to lift them into third place.

They deserve more than the one championship point they collected for the drawn game with Wales, but they are unlikely to get it. Scotland, the outstanding grand slam champions of last season, glower with hostility after having submitted to France and England this year and they will be determined to finish their championship season in style.

In front of their own supporters, it is something of a dress rehearsal, too, for their World Cup meeting at Murrayfield on October 12. Scotland will want to demonstrate their supremacy well in advance for psychological reasons. The advantage of playing at home in the championship is borne out each season. Last year, Scotland met the two weakest teams — Ireland and Wales — away and disposed of them, leaving them to take on the two most fancied sides, France and England, at Murrayfield.

Being at home was a major factor in both victories and helped them pick up all the

prizes. This year fixtures are, of course, reversed — and the Scots are well out of the honours.

They have made two changes from the team that lost to England, bringing back John Allan at hooker and Iwan Tukalo on the left wing. Tukalo's return, in place of the injured Alex Moore, revives memories of the three tries he scored in the exhilarating 37-21 Scottish win over the Irish two years ago.

Tukalo will be hoping to produce another sparkling performance to help convince the selectors that he is the man for the job in the World Cup. He is unable to take time off work to tour Canada and the United States with Scotland in May, so this will be his last chance to press his claims.

This afternoon, he will also have the task of marking Simon Geoghegan, who is regarded by many as the find of the season.

The Irish wing, one of the eager phalanx of Irish newcomers this season, has scored fine tries against England and Wales and helped give the Ireland team such an exciting look.

Another interesting newcomer is Rob Saunders, the Irish scrum half and captain, who is likely to have his hands full trying to inconvenience Gary Armstrong, the man Ian McGeechan, the Scottish coach, feels is the player of the championship season.

Yet it is the packs who will again hold the key. Scotland have a tried and trusted combination, whereas Ireland put their trust in youth and enthusiasm.

They will be leaning heavily on the experience of Neil Francis in the lineout, but both teams will have to contend with the way the referee, Kerry Fitzgerald, of Australia, brings his southern hemisphere views to bear on the proceedings.

Scotland should carry too much fire-power for their opponents, but the Irish could make it a riotous wake.

## A powerhouse of silent strength

By DAVID HANDS  
RUGBY CORRESPONDENT

IF YOU listen to Dean Richards, you might get the impression that rugby is no big deal, that his part in it is merely one-fiftieth of what happens, and that he might rather be playing five-a-side football anyway. It is a deceptive impression from a big man with sleepy eyes, who feels little need to debate either the game and certainly not his own role in it.

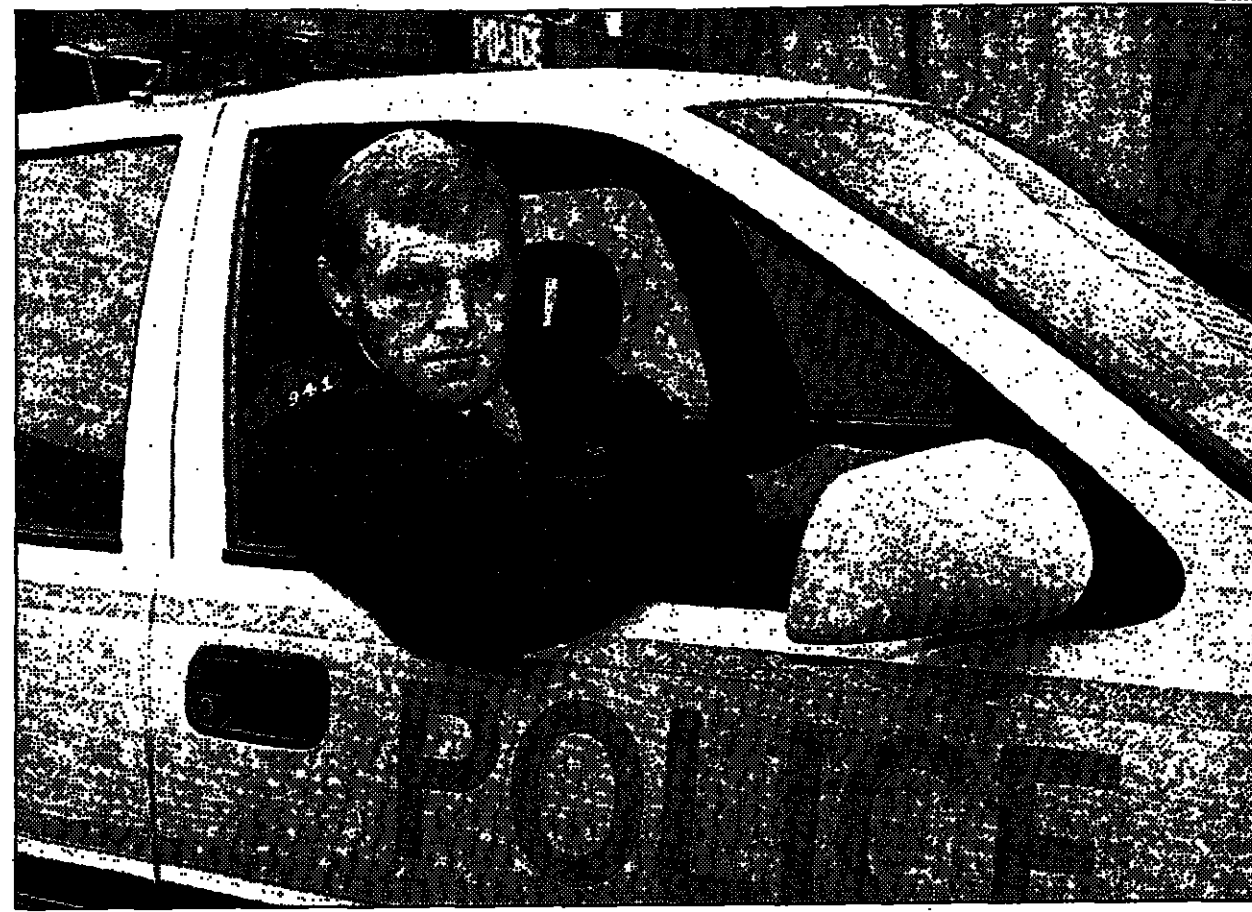
If rugby players were transported to the silver screen and the Wild West, Richards would be the big, silent guy in black, feet up on the rail of the verandah, tilting back his stonewall with one finger to size up the opposition — just before drilling him full of holes. A man of genuine modesty, Richards is content to do his talking on the field and let others make of him what they will.

Those others are not hesitant in their praise for the Leicester No. 8, who will be the fulcrum of England's grand slam seeking side against France at Twickenham today. "When it gets really tough, Dean just gets bigger and bigger," Ian McGeechan, the Scotland coach, said.

McGeechan coached Richards when he played for the British Lions in Australia two years ago, and his respect is absolute. Of England's triple crown match with Ireland a fortnight ago, he said: "Had Dean not played, the whole thing might have fallen apart."

Indeed, the match at Lansdowne Road was distinctly reminiscent of the grand slam game with Scotland last season — England coming from behind but faced with an apparently impenetrable defence. Last year, Richards was absent; this year, he played. Last year, England lost; this year, they won.

Richards would categorically eschew any suggestion that he made the essential difference. "At No. 8 or scrum half, you are in the best position to see what is happening in the scrum and behind you, and you can make better decisions," he said. "The Irish



On the beat: Richards, the inspirational England No. 8, in his other guise patrolling the highways of Hinckley

game was a hard, physical game and our strength came through in the last quarter."

If England appeared unflappable, then the epicure of their calm was Richards. "He's one on his own," John Scott, England's No. 8 between 1978 and 1984 and now Cardiff team manager, said. "We certainly don't have enough of his kind in Wales."

"When I played against him, you could see he was going to be good. It was just whether the powers that be would let him. He's a character. There he is, shirt hanging out, socks rolled down, playing it the way he sees it. I think he's great."

Richards, who sets immense store on the group ethic whether with club or country, sees it slightly differently. "At the end of the day, you have to be your own man, do things your own way. You don't try

to model yourself on anyone else."

His whole demeanour, on the field matches his perception of himself. His play comes from no textbook but is born of pure instinct. He is not the fastest, nor the biggest to have played international rugby at No. 8, but his handling, ball sense and sheer physical presence make him one of the outstanding practitioners of the modern game.

People see Richards concentrating so hard on the game, one of his Leicester colleagues said, and they know how much it means to him but, when the ball is in play and something happens, he's just there. He reads the game off the back of the scrum. You

can build a pack around him. A very nice, very modest man, who just knows the game."

So how has Richards, the holder of 24 caps, prepared for today? He trained with England on Sunday, clocked on for duty at Hinckley police station at 8am on Monday morning, moved to the 6am shift on Tuesday, and on Wednesday night was back with the national squad. "I get a little bit uptight before a big game," he said. "I'm told I was a bit grumpy before the Scotland match."

"On match days, I like to get changed early and have a read of the programme but I'm not superstitious. I like to run out last but it doesn't matter if I don't. I play for the enjoyment of it, and when I stop enjoying it, I'll stop playing. I have a job and rugby is not the be all and end all."

Richards sets little store by

pre-match analysis, though he acknowledges it may help others. "The younger generation is used to it," the old man of 27 says. "But you know when you have played badly. There are times when you come off the field dissatisfied and the only thing you can do is make sure it doesn't happen again."

To Richards, rugby is a simple game played among friends. "We have been a squad together for three years, virtually unchanged; we are all very good friends. It would be nice to win something together. You want to win for the group, whether it be England or Leicester, particularly if you have been at a club for ten years, as I have, and you feel a certain bond. But there should always be that little bit inside you that says you want to win anyway."

### TODAY'S TEAMS AT MURRAYFIELD

Scotland	15	Full back	Ireland	15
A G Hastings (Worcesters)			J E Staples (London Irish)	
A G Stanger (Worcesters)	14	Right wing	S P Geoghegan (London Irish)	14
S Hastings (Worcesters)	13	Right centre	B J Mullin (Blackrock College)	13
S R P Lineen (Boroughmuir)	12	Left centre	D M Curtis (London Irish)	12
I Tukalo (Glasgow)	11	Left wing	K D Crossan (Newcastle)	11
C M Chalmers (Glasgow)	10	Stand off	B A Smith (Leicester)	10
G Armstrong (Leicester)	9	Scrum half	R Saunders* (Leicester)	9
D M B Sole* (Edinburgh Acad)	1	Prop	J J Fitzgerald (Young Munster)	1
J Allan (Edinburgh Acad)	2	Hooker	S J Smith (Ballymena)	2
A P Burnell (London Scottish)	3	Prop	D C Fitzgerald (London Scottish)	3
D J Turnbull (Glasgow)	6	Flanker	P M Matthews (Wanderers)	6
C A Gray (Northampton)	4	Lock	B J Rigney (Greyhounds)	4
D F Cronin (Bath)	5	Lock	N P J Francis (Blackrock College)	5
J Jeffrey (Kato)	7	Flanker	G F Hamilton (NFC)	7
D B White (London Scottish)	8	No 8	B F Robinson (Ballymena)	8

Referee: K V J Fitzgerald (Australia)

REPLACEMENTS: 16 P W Dods (Glasgow), 17 D B White (Worcesters), 18 G H O'Brien (Worcesters), 19 G R Marshall (Glasgow), 20 D F Miller (Leicester), 21 K S Miles (Leicester), 22 J J Higgins (Glasgow)

IRELAND's last win at Murrayfield was in 1985, by 18-15, of the present XV. Mullin, Keith Crossan and Phil Matthews played in that game, as did Stuart Fitzgerald.

### TACKLE THE COMPETITION.

### WIN THE BALL.

### AND ENJOY TODAY'S ROYAL BANK INTERNATIONAL.



Closing date for entries is 28 March 1991. The winner will be the first correct entry drawn. Employees of The Royal Bank of Scotland Group and its subsidiary companies, and their immediate families, are not eligible for entry. Only one entry per individual.

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### COMPETITION

The ball in question is autographed by the entire Scottish and Irish XV's. It's the prize in a competition run by The Royal Bank of Scotland, sponsor of the Internationals at Murrayfield since 1982. To enter, answer the three questions below. Send them in. And the first correct entry drawn will win the ball.

1. Which Royal Bank of Scotland employee scored 9 tries in his first 9 internationals?

2. Only one of The Royal Bank Internationals was a draw; 50 points being shared — who were Scotland's opponents?

3. How many times have Ireland won the Centenary Quich, presented for annual competition by The Royal Bank of Scotland?

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Address \_\_\_\_\_

Post Code \_\_\_\_\_

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Rugby Competition,  
Public Relations Department,  
36 St. Andrew Square, Edinburgh EH2 2YB



WHERE PEOPLE MATTER

THREE Scottish international players feature in an advertisement in the programme for the Scotland v Ireland match today — a month after the Rugby Football Union (RFU) banned England players from appearing in a similar advertisement.

The Scottish Rugby Union (SRU) has approved the advertisement, which shows David Sole, Gavin Hastings and modelling by the Timberland group.

The Scottish players have each received a fee for the assignment and although a suggestion was made that there would be a donation to the SRU's injured players' fund, the SRU secretary, Bill Hogg, said any such money had not yet been received.

Hogg said his union was satisfied with the advertisement and the players have been paid. "That is their business entirely and nothing to do with us. They are allowed so to do in our view of the regulations," Hogg said.

The RFU at Twickenham refused to run an advertise-

ment in the programme for England's game against Scotland because, in its view, it contravened the rules which state that no rugby-related products can be promoted.

Hogg said: "In our opinion there is no rugby connection with this product and our players are free to advertise any other gear apart from rugby clothing. Some of our players advertised ordinary shirts and the advert appeared in our last programme for the match with Wales. We approved that, too."

"I would expect the International Board (IB) to back our view when it meets to discuss again this matter. This surely is one of the ways in which the regulations were relaxed. The fact that the advertisement appears in a rugby programme I don't think makes any difference between a magazine or a newspaper."

Hogg added: "I can fully appreciate the point of view Twickenham made. We normally see eye to eye on most things with the RFU and it cannot be satisfactory that two

unions can look at the same thing and make two different decisions."

The pressure on Twickenham to take a more relaxed approach will be intensified by the agreement of Australia and New Zealand to allow their players to be featured by Timberland when they come to Britain for the World Cup later this year.

Bill Calcraft, the former Wallaby who is a spokesman for Timberland, said: "It is a matter for the unions how they want to interpret this. But the fact that the SRU accepted this advert will be regarded as very interesting generally."

Ian McGeechan, the Scotland coach, yesterday defended his team captain when he answered recent press criticism of David Sole, in the match against England, when he was accused of trying to unbalance his opponent, Jeff Probyn, at the set scrums. "If I were asked to name a prop that young players could model themselves on, then it would be David Sole," McGeechan said.

## Welsh clubs will not be railroaded

THE Welsh Rugby Union is to make an eleventh-hour attempt to prevent leading clubs from boycotting its Schweppes Cup, the quarter-finals of which take place today.

Clubs are threatening to pull out of the competition because they feel they have been "railroaded" over plans to stage the semi-finals on the same Sunday at the Arms Park in front of television cameras.

WRU officials have called a meeting with the leading 18 clubs today. "We will not be railroaded by the Welsh Rugby Union over this," Bervyn Davies, vice-chairman of Neath, said. "We are sick of being talked at by the WRU and, if they adopt the same high-and-mighty attitude as they have in

the past at this meeting, then the Schweppes Cup is finished."

Dennis Evans, the WRU secretary, said: "I hope we can allay their fears over the date and venue of the semi-finals."

Derek Bevan will take charge of the National Stadium, Cardiff Arms Park on May 4. It will be the third time the Clydach official has controlled the final, as the semi-finals and final of the Schweppes Cup — and it will also be in charge of the semi-finals, also at the National Stadium, on April 7. The touch judges for those two matches will be Clayton Thomas, Robert Yeman, Gareth Stammers and Robert Davies.

BBC Wales has won the

exclusive rights to transmit all club rugby matches in Wales over the next three seasons. In a deal worth more than £1 million to the WRU, BBC Wales will also have the rights to the Australian tour matches in Wales in 1992.

Under the deal, BBC Wales will be permitted to screen five live matches per season — two Heineken League games as well as the semi-finals and final of the Schweppes Cup — and it will also be able to show the Australian games as they happen.

"We feel this is the best deal for Welsh rugby at this time and we are very happy with the situation," Evans said. Money from the contract will be distributed throughout the clubs.

### SPONSORS OF ENGLISH RUGBY

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THE TOTTENHAM HOTSPURS have been the subject of a book by Sam Way, a former Tottenham player and now a writer. The book, 'Tottenham: A History of the Club', is available from the club's official website.

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## SPORT

## England too dedicated to be denied

By DAVID HANDS, RUGBY CORRESPONDENT

## SUMMARY

## Starting weight



NICK Faldo, above, who won The Masters and The Open on his way to becoming the outstanding player in the world last year, began the new season in splendid style in the Nestle Invitational at Bay Hill, Florida this week.

Faldo had not rested on his laurels during the winter, and emerged looking bigger and stronger after a body-building course which added 20lbs of muscle. He at once put this to good use and, after sinking a 40th birdie putt on the first green, went on to finish among the first-round leaders with a 67. Page 40

## TENNIS

## Final figure

JAMES Turner, of Bath, failed to take advantage of four match points and was beaten 6-7, 7-5, 7-5 by Brian Jelenko in the final of the Volvo World Masters satellite tournament at Manchester yesterday.

## HOCKEY

## Tea-time



THE annual showcase event of the women's game takes place at Wembley when England play France for the Typhoo Tea Cup. Sandie Lister, above, who is captaining England for the fifth successive year, will be trying to extend an unbeaten run at Wembley. Page 43

## FOOTBALL

## United stand

DAVE Bassett, the manager of Sheffield United, has had an extraordinary season. United, who were promoted last year, failed to win any of their first 16 matches and were stranded at the bottom of the first division. But a run culminating in an unfinished sequence of six successive wins has moved them up to fourteenth. Clive White recalls on one of the most remarkable recoveries in recent League history. Page 43

## BOXING

## Peace step



MIKE Tyson, above, can take another step towards regaining the heavyweight championship of the world by beating Donovan "Razor" Ruddock in Las Vegas on Monday. Srikanth Sen, Boxing Correspondent, finds that Tyson is still searching for peace of mind. Page 39

## RACING

## Pitman up

JENNY Pitman yesterday described how she insisted that her son, Mark, took the ride which almost ended his career less than two hours after he had won the Cheltenham Gold Cup. Doctors feared the worst when the jockey was first admitted to hospital but yesterday he had recovered sufficiently from his injuries to get about on crutches. Page 40

IF ONE element has been clear as crystal in everything England have done during this international rugby union season, it is the overriding desire to win. That is not quite such an obvious statement as it sounds, certainly not when applied to English players whose fervour for sporting prowess has not appeared, at times, to match that of their rivals.

This season it has been the dominating factor, part of it deriving from the fear of ultimate failure which most of the players who will play France for the grand slam and the five nations' championship at Twickenham this afternoon have endured in the last two seasons: against Wales in 1989 and against Scotland in 1990. Players, too, who know that the time of this particular squad together is limited by the advancing years.

"There is an air of desperation to win, just below the surface, and I will need to bring it out in the hours before the match," Will Carling, the England captain, said.

It has fashioned the way they have prepared and the way they have played and I believe it will pull them clear of France in the Save and Prosper-sponsored international for their first slam

since 1980. Their attitude was underscored, too, by the ill-advised privacy sought after their victory over Wales in January; that error, accepted as such by the players, can be satisfactorily erased by the grand slam, and the players owe it as much to themselves as to a larger public to ensure that it happens.

In all of which it is as well to remember that France, three of whose four grand slams have incorporated victories at Twickenham, have their own reasons to succeed. Two of their team, Serge Blanco and Pierre Berbizier, may not be seen in the championship again. "Maybe the one thing I am apprehensive about is Blanco," Carling said. "I am convinced he will want to leave us with something to remember him by. He has been an incredible player."

In a remarkable 84 games the French full back and captain has displayed finesse and vision given to few and in his 33rd year he still has the sustained pace which has helped him to 33 tries, as he demonstrated in the opening minutes of the game against Wales this month. Berbizier, the world's most-capped scrum half with 55, has been the faithful hound to Blanco's dashing prince, ever alert to the slightest advantage, a

schemer whose reading of a game seldom fails.

Both, though, have been known to succumb to blanket pressure and that is what England will attempt to impose today. It may not be pretty to watch, it will involve much work at close quarters, a hugging of the touchlines, but it will be designed to stifle the life out of the French; what it will not be, particularly if the weather remains indifferent, is the festival which Blanco seeks.

The game, he said, should be "a celebration of European rugby... to prove something to those southern-hemisphere countries who regard themselves as world champions." England's more pressing need is to prove something to themselves and, should they do so, it will be thanks to the stolid Anglo-Saxon qualities of their back five forwards: the immense capacity of Wade Doolley and Paul Ackford in the jungle of the lineout and the muscular driving surges of the back row.

That is an area of critical advantage, against players whose international experience is distinctly limited. If England do not make it tell then the French flankers will be up and running, to support their talented midfield.

The match will need an early score to set alight what, on the face of it, is an alluring contrast of styles. An added fascination comes from the knowledge that, if it is an apparently relaxed and confident French side which is expected to run the ball today, it was the English who did it so successfully last season.

France Messnel, the French centre, expresses their concern: "Up until now Carling's been playing according to a certain pattern and I must say it worries me a little... Maybe they are just waiting until they meet us to release all their attacking potential."



Partners: Hill, left, and Andrew, England's halves, preparing yesterday watched by their coach, Mike Slemmon

## TODAY'S TEAMS AT TWICKENHAM

England	France
S D Hodgkinson (Nottingham)	S Blanco* (Biarritz)
N J Headop (Oxford)	J-B Lafont (Racing Club)
W D C Carling* (Harlequins)	P Sella (Agen)
J C Guscott (Bath)	F Mesnel (Racing Club)
R Underwood (Rugby League)	P Saint-Andre (Montauban)
C R Andrew (Worcester)	D Camberabero (Biarritz)
R J Hill (Wales)	P Berbizier (Agen)
J Lannard (Harlequins)	G Lascube (Agen)
B G Moore (Harlequins)	P Marocco (Montauban)
J A Probyn (Worcester)	P Ondarts (Biarritz)
M C Teague (Gloucester)	X Blond (Racing Club)
P J Ackford (Harlequins)	M Tachellien (Racing Club)
W A Doolley (Worcester)	O Roumet (Agen)
J J Winterbottom (Harlequins)	L Cabannes (Racing Club)
D Richards (Leicester)	A Benazzi (Agen)

REPLACEMENTS: 16 J M Webb (Bath), 17 J H Walling (Harlequins), 18 C D Morris (Oxford), 19 P A G Russell (Worcester), 20 C J Owe (Worcester), 21 M G Skinner (Harlequins).

## Coaches plump for England

THE coaches of Wales, Scotland and Ireland all back England to beat France in the grand slam decider at Twickenham today. This is how they read the match:

Ron Waldron (Wales): "England should have that crucial edge up front to control the game."

"I cannot see them changing their game plan now when they played that tight forward style against lesser opposition. But it would be wonderful for the intrigue if France scored early, because there is no doubt they will run the ball at every opportunity."

"I like to see the game played the way the French are playing it, even if we suffered in Paris. But being at Twickenham means a big difference. France don't play so well away from home although they are very quick."

"There is more strength and quality in the French back line than among the England backs, so if they get some ball it could be very interesting."

"The back of the lineout is a crucial area. If England hold their own there, they will be

more than halfway to victory." Ian McGeechan (Scotland): "England will be too strong for France up front. They have played collectively together longer than this French side and the disappointments of last year are a major spur for them."

"England are playing particularly well up front and Dean Richards, when faced with some big decisions, has produced tremendous performances."

"Psychologically, England are better equipped because they have been through many more big games than this French team."

"I regard the lineouts as the key phase. Ireland contested them very well against England and were allowed to do so. If the French are allowed to do as well, that would make it a different game. But to win you must secure first-phase possession and England have controlled that all season."

"France have played the best rugby of the championship but remember Murrayfield last year! Scot-

land beat England in the decider. In a big pressure game, it is who makes the instant decisions better. I don't see France getting the space Wales gave them."

Clarus Fitzgerald (Ireland): "The battle for possession will be crucial. If England dominate that as I expect them to, they will dictate the pace of the whole game."

"But England were not that impressive in the lineouts against us so France are by no means without hope. And if you kick poorly or make a mistake against this French team, they will punish you ruthlessly. They have a back line which is more creative than any I have seen for years."

"I suspect that England will have a superiority in the forwards as a whole. However, I believe they should attack a bit more aggressively."

"They showed the right way to beat France last year with an excellent display in Paris in which their backs were heavily involved. Once they took them on, the French defence melted away."

## Five nations' table

France	W	D	L	Pts
France	3	3	0	18
England	3	3	0	18
Scotland	3	3	0	18
Ireland	3	3	0	18
Wales	4	0	1	24

RESULTS: Jan 18: France 15, Scotland 9; Wales 6, England 25; Feb 2: Ireland 13, France 21; Scotland 32, Wales 12; Feb 16: England 21, Scotland 12; Wales 21, Ireland 21; Mar 2: Ireland 7, England 16; France 36, Wales 3.

REMAINING FIXTURES: Today: England v France; Scotland v Ireland.

LAST SEASONS RESULTS: England 23, Ireland 0; Wales 19, France 28; France 7, England 28; Ireland 10, Scotland 13; England 34, Wales 6; Scotland 21, France 0; Wales 9, Scotland 13; France 31, Ireland 12; Scotland 13, England 7; Ireland 14, Wales 2.

## GRAND SLAM WINNERS

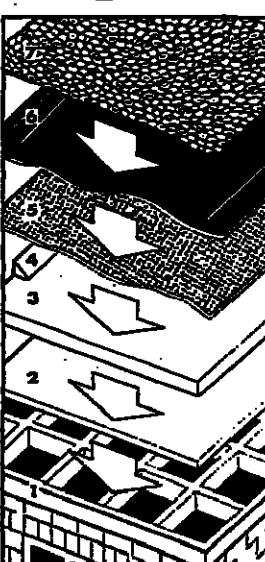
Wales (5 times): 1908, 1909, 1911, 1950, 1952; 1971, 1978, 1979. England (3): 1913, 1914, 1921, 1923, 1924, 1926, 1957, 1980. France (4): 1969, 1977, 1981, 1987. Scotland (3): 1925, 1984, 1990. Ireland (1): 1948.

Wales have won the five nations' championship on 21 occasions. England have won 18 times, though not since 1980. Scotland 13, Ireland ten and France nine, most recently in 1988. This is the second successive year, and the fourth in all, when the grand slam has been on offer to two countries on the final weekend.

England have beaten France in 34 of their 66 meetings, with France winning 24 games. The last of the seven draws was in 1985, at Twickenham.

France's first win at Twickenham was in 1951 and they have since won there in 1955, 1957, 1975, 1977, 1981, 1983 and 1987.

## Flat Roof Problems? At last, a proven answer with superior life expectancy



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## English initiative abroad arrested

And what strange web links Susan Bowden Tracey, a 23-year-old English jockey, and Alberto Gonzalez, a third division footballer from Argentina? Both ended up in the hands of the police in the midst of their sporting adventures this week.

Gonzalez managed this while playing for Belgrano in Buenos Aires. Police invaded the pitch after 10 seconds of the second half and bore him away. They had in vain requested that Gonzalez be substituted. The referee had, meanwhile, told the police that "on the field the only one who commands is me". But the police carried the day, arresting Gonzalez, who had allegedly injured a 10-year-old boy by kicking him through the safety netting around the ground.

Over in Italy, Bowden Tracey, in recent weeks resident in Calamandrei, was arrested by carabinieri at Ribera, along with ten others. They were accused of organising a clandestine horse race. The road between Ribera and Lucca Sciala was blocked, police say, and used as a racetrack. The event was witnessed by a crowd of bookies, punters and mere spectators. It was, police allege, all Bowden Tracey's idea. Who says initiative is dead in England?

## Frazzle-dazzle

The World League of American Football is really, definitely and quite certainly going to happen, they keep telling me. Some fascinating facts: Jerry Lee Lewis will perform the anthem, Great Balls of Fire, at the first game for

## SIMON BARNES ON SATURDAY

Birmingham Fire in Alabama City marshals refused a request for the piano to be set alight at the song's conclusion. There will be no penalties for "excessive end-zone celebration", as there are in the National Football League. There are plans to install a miniature camera in the quarter-back's helmet. And when San Antonio Riders score, a white horse will circle the track; if opponents score, the trick will be performed by a donkey. Now do you believe it will happen? Is London actually ready for all this?

And now a new one for marathon runners: the Vietnamese government has given permission for a Ho Chi Minh City Marathon. It will coincide with major new year celebrations and be held on February 16, 1992.

## Do not be gulled

Trouble continues to haunt the Brighton football fanzine, Gull's Eye. It has already been the subject of successful legal action this season, as readers of this space will recall. Now it is printing an apology for a different matter. It reads: "In issue 32 of Gull's Eye, an article appeared which suggested that Mr Lloyd had been using the club to indulge in a series of luxury holidays. This story was pure satire and was merely a humorous attempt to highlight our recent attempt to secure a foreign player."

"We apologise to Mr Lloyd for any embarrassment but suggest that when we talk about trips to the Seychelles and signing Edo Bodogogo perhaps the majority of readers knew this story was satirical. In future, for the benefit of people who obviously do not understand such humour, any similar stories will be clearly marked 'This is not true, this is satirical'."

## Halfpenny shove

I have always had a great affection for the sport of shove-halfpenny because I always beat Tim Goodwin at it. For that reason, this column is proud to pass on a request for sponsorship of the shove-halfpenny world championship. It will be held on August 25 and 26 in Cheltenham, which is, I gather, "the geographical centre of the shove-halfpenny world".

The event was sponsored for ten years by Vaux breweries, and for the past two years by Whitbread (which has also dropped its sponsorship of Badminton Horse Trials). There is a probable entry of 150 people. It would cost a sponsor around £4,000. If anyone wishes to support this venture, to keep the spirit of adventure alive in this country, and generally to back the sport that Goodwin can't play, rest assured I will be happy to put you in touch with the organisers.

## Hammered out

I would like to report the most amazing sporting event of the year: a friendly between West Ham United and Millwall, played by supporters. Which sounds about as likely as a

Montagu-Capulet joint cheese-and-wine party. The impulse for this grand occasion was the desperate interethnic fighting after the November match between the two clubs. "Even those of us who have been involved in trouble in the past do not want to carry on like this," one of the players said. "Above all, we do not want it carrying on to our children." Millwall beat a scratch West Ham side 5-0. There were no bookings.

## Epee artist foiled

Regular readers of this column know that admiration for the renaissance person is a cornerstone of policy. Those with long memories will recall that last year I wrote of a competition for artists who are also practising athletes, organised by the City of Barcelona as part of its pre-Olympic excitement. A Cornish fencer named Jennifer Overly Osbaldeston read this piece, entered her exuberant water-colour of a pair of fencers locked in combat, and won the City of Barcelona Prize, a medal, and 300,000 pesetas—which works out at a distinctly acceptable £1,600.

She was invited to go to Barcelona to pick up the loot, but delegated the task to the British envoy, David Joy, "because he was eight months less pregnant than I was at the time". The painting will be part of a touring exhibition that will visit, she tells me, "almost every European capital but London". It seems that this column has a long way to go before Britain fully appreciates renaissance persons: but, anyway, I send 300,000 congratulations to Jennifer Overly Osbaldeston.

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